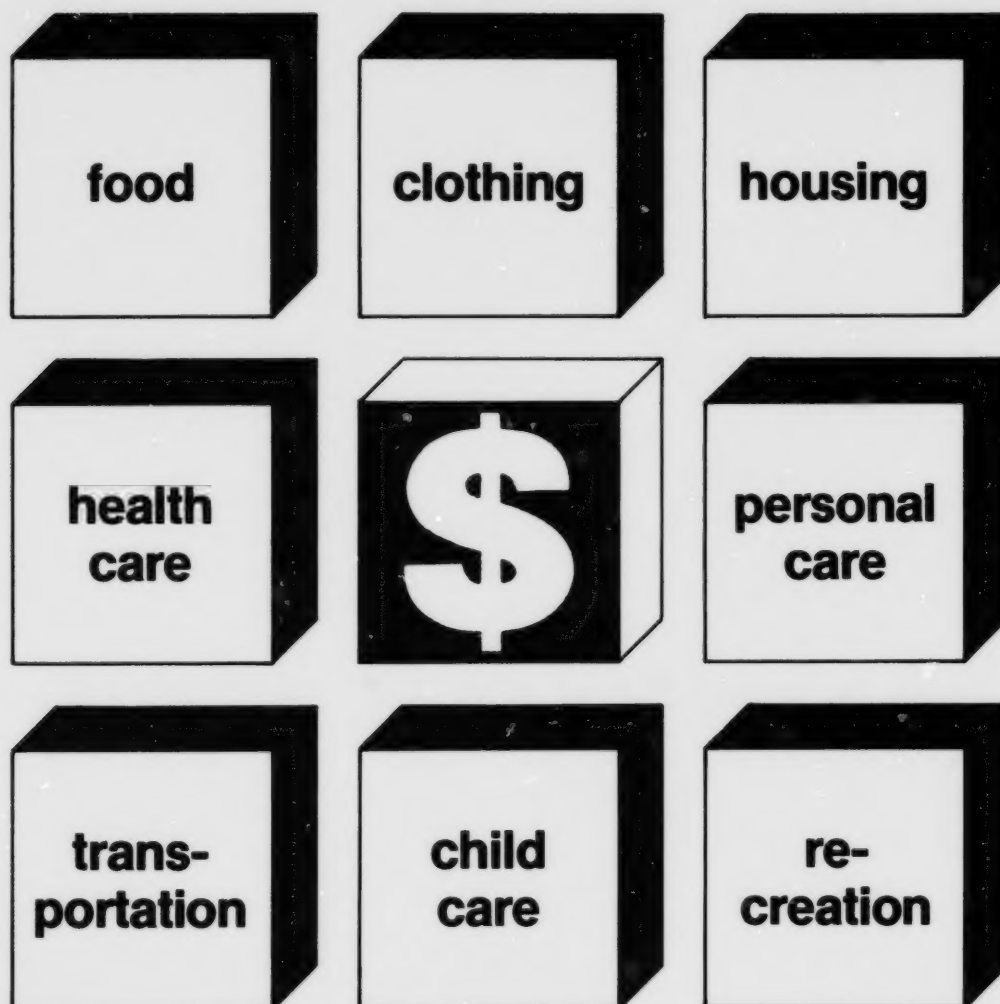


GUIDE FOR FAMILY BUDGETING

in Hamilton-Wentworth 1986



**THE
SOCIAL
PLANNING**

and

**RESEARCH COUNCIL
of Hamilton and District**

GUIDE FOR FAMILY BUDGETING

IN HAMILTON-WENTWORTH

1986

THE COSTS WITHIN MAY BE TAKEN AS
DEFINITIVE AS OF SEPTEMBER, 1986

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THE SOCIAL PLANNING AND RESEARCH COUNCIL OF HAMILTON AND DISTRICT

December, 1986

EVALUATION FORM

The 1986 Guide is the S.P.R.C.'s third revision of the Guide For Family Budgeting in Hamilton-Wentworth. Several changes have been made and we would be interested in your comments about the Guide's usefulness and further methods of improvement. If you could complete this form and return it in the enclosed pre-paid envelope, it would be appreciated. All returned evaluations will be used in preparing the next edition of the Guide For Family Budgeting in Hamilton-Wentworth.

1. How did you learn about the Guide?

---- Flyer
---- Television
---- Radio
---- Newspaper

---- News Release
---- S.P.R.C. Newsletter
---- Other (please specify)

2. What sections do you use the most? _____

3. What sections do you find least useful? _____

4. Are any sections/chapter confusing?

---- No
---- Yes

→ Please state which sections and what is confusing: _____

5. Have you identified any errors or omissions in the Guide? If so, what are they? _____

6. What information would you add to the Guide? _____

7. What changes/improvements do you feel would make the Guide more useful? _____

8. Other Suggestions/Comments: _____

9. Reasons for Purchasing the Guide: _____

10. Optional (Complete only if you wish and if it applies):
Agency: _____
Position: _____

Thank you for completing the evaluation.

Could you please now return it in the enclosed envelope.

CONTENTS

i)	Index of Tables	iii
I	Introduction.	1
	i) Objectives and Uses of the Guide.	1
	ii) Concept of the Guide.	2
	iii) Development of Standards and Prices	3
	iv) Plan of the Guide	5
	v) Sources	5
II	Costs and Standards By Specified Expenditure Categories	
	i) Food.	8
	a) Canada's Food Guide.	9
	b) Purpose of the Guide for Food Budgeting.	11
	c) Development of Average Food Costs for Households	12
	d) Development of Average Food Costs for Seniors.	12
	e) An Overview of Food Costs and Standards.	13
	f) Suggestions for Purchasing Food.	32
	ii) Housing	36
	a) Costs and Standards.	37
	b) Private Market Housing	38
	c) Hamilton-Wentworth Housing Authority	
	1) Public Housing.	40
	2) Rent Supplement Programme	42
	d) Non-Profit and Co-operative Housing.	42
	e) Limited Dividend Housing	44
	iii) Utilities and Fuel.	46
	a) Natural Gas.	47
	b) Home Heating	49
	c) Water.	49
	d) Electricity.	50
	iv) Homefurnishings and Equipment	52
	v) Household Operation	59
	vi) Clothing.	62
	a) Standards.	63
	b) Costs.	64
	c) Suggestions for Selecting Children's Clothing.	79
	vii) Health Care	85
	a) OHIP	87
	b) Prescription Drugs	
	1) Families.	87
	2) Seniors	88
	c) Dental Care.	88
	d) Eye Care and Glasses	89
	e) Semi-Private Hospital Room Insurance	90
	f) Other Health Care Needs.	90
	g) Medicine Chest Supplies.	90

CONTENTS (cont'd)

viii) Personal Care	92
ix) Recreation.	96
a) Families	97
b) Seniors.	98
c) Alcoholic Beverages.	106
d) Tobacco Products	109
x) Transportation.	111
a) Public Transportation.	112
b) Private Transportation	116
xi) Child Care.	122
a) Single Parent Families	123
b) Two Parent Families.	124
c) Costs and Standards.	124
xii) Special School Needs.	131
xiii) Insurance	136
xiv) Contingency Funds	140
III Considerations in Budgeting	142
i) Special Circumstances.	143
ii) Shopping Tips.	144
iii) Income Tax	147
iv) Income Taxes and the Single Parent	149
v) Income Taxes and Seniors	150
IV Summary Cost Tables	152
V Sample Budgets.	160
i) Single Adult Households.	162
ii) Single Parent Families	164
iii) Two Adult Families	172
iv) Seniors.	180
VI Credit Counselling Services	183
i) The Use of Credit.	184
ii) Credit Counselling	186
VII Bibliography.	190

INDEX OF TABLES

Section II: Costs and Standards for Specified Expenditure Categories:

Table 1	i) Average Costs for Food for Meals at Home in Hamilton - Brand Names (4 person family)	16
	ii) Average Costs for Food for Meals at Home in Hamilton - Bulk Food Items (4 person family)	16
	iii) Average Costs for Food for Meals at Home in Hamilton - No Name Brands (4 person family).	16
Table 2	Average Food Group Costs (Based on a Weighting Plan) . . .	18
Table 3	Food Standards and Costs	
	i) Food Standards.	25
	ii) Average Food Costs (based upon weekly food standards)	
	a) Brand Names.	28
	b) No-Name Brands	29
	c) Bulk Food.	30
Table 4	Sample Menus	35
Table 5	i) Average Private Market Rental Costs	39
	ii) Hamilton House Prices	
	a) Average Selling Cost	39
	b) Estimated Average Monthly Rental Cost.	39
	c) Description of Housing Types	39
Table 6	Ontario Housing Corporation Rent-Geared-To-Income Scale for Serviced Accommodation Without Government Assistance .	41
Table 7	Rent-Geared-To-Income Scales for Social Assistance Tenants	43
Table 8	Non-Profit and Co-operative Housing Rental Range	44
Table 9	Average Limited Dividend Housing Rental Costs.	45
Table 10	i) Natural Gas Costs by Consumption Rates.	47
	ii) Estimated Natural Gas Costs for Home Usage.	48
Table 11	Estimated Home Heating Costs	49
Table 12	Estimated Cost of Water.	50
Table 13	Estimated Electricity Costs.	51
Table 14	Average Cost of Homefurnishings and Equipment.	54
Table 15	Home Furnishings and Equipment: Costs and Replacement Rates.	55
Table 16	Average Household Operation Costs.	60
Table 17	Household Operation Standards and Summary Costs.	61
Table 18	Purchasing and Servicing of Clothes: Average Costs	65
Table 19	Clothing Standards: Males	
	i) Adults.	66
	ii) Boys 7 - 18	68
	iii) Boys 1 - 6.	69
	iv) Infants	71
Table 20	Clothing Standards: Females	
	i) Adults.	72
	ii) Maternity Clothes	73
	iii) Girls 7 - 18.	74
	iv) Girls 1 - 6	76
Table 21	Dry Cleaning and Shoe Repairs: Quantity Standards and Average Costs.	78
Table 22	Average Dry Cleaning and Shoe Repair Unit Costs	
	i) Men and Boys.	79
	ii) Women and Girls	79
	(iii)	

INDEX OF TABLES (cont'd)

Table 23	Average Health Care Need Costs	86
Table 24	Medicine Chest Supplies: Standards and Summary Costs . . .	91
Table 25	Average Medicine Chest Supply Costs.	91
Table 26	Standard Personal Need Costs	93
Table 27	Personal Care Standards for Services and Commodities Purchases Per Year, By Age and Sex	94
Table 28	Average Recreation, Reading, Gifts and Contribution Costs.	100
Table 29	Recreation, Reading, Gifts and Contributions: Annual Item- ized Costs	101
Table 30	Recreation, Reading, Gifts and Contributions: Annual Quan- tity Standards	103
Table 31	Average Communication Costs.	104
Table 32	Communication: Annual Itemized Costs	105
Table 33	Communication: Quantity Standards.	105
Table 34	Annual Alcoholic Beverage Quantity Standards	106
Table 35	Average Alcoholic Beverage Costs	107
Table 36	Average Alcoholic Beverage Costs by Type	108
Table 37	Annual Tobacco Product Quantity Standards.	110
Table 38	Average Tobacco Product Costs.	110
Table 39	Tobacco Products: Costs Per Item	110
Table 40	Public Transportation: Schedule of Fares	113
Table 41	Public Transportation Costs i) Within Hamilton-Wentworth	114
	ii) Outside Hamilton-Wentworth.	114
Table 42	Standard for Public Transportation i) Adults.	115
	ii) Children.	115
	iii) Seniors	115
Table 43	Transportation Costs (Including An Automobile) i) Automobile.	117
	ii) Public Transportation	117
Table 44	Average Automobile Costs	118
Table 45	Average Gasoline Costs	120
Table 46	Transportation Standard For Families Operating Automobiles	121
Table 47	Child Care Standard (Hours Per Year)	125
Table 48	Average Child Care Costs By Type of Care	126
Table 49	Annual Child Care Costs: Single Parent Family i) One Child	127
	ii) 1 - 2 Children.	128
Table 50	Annual Child Care Costs: Two Parent Family i) One Child	129
	ii) 1 - 2 Children.	130
Table 51	Average Special School Need Costs.	134
Table 52	Estimated Average Costs of Special School Needs.	135
Table 53	Average Annual Insurance Costs	138

Section IV: Summary Cost Tables:

I)	Summary of Costs on a Monthly Basis	
	Food Costs Per Person By Household Size	
	i) Brand Names	154
	ii) Bulk Food Items	155
	(iv)	

INDEX OF TABLES (cont'd)

iii) No Name Brands.	156
II) Children's Costs (Non-Food)	157
III) Adults' Costs (Non-Food).	158
IV) Costs That Vary By Household Size and Composition	158
V) Housing and Utility Costs	159
VI) Summary of Total Budget Requirements.	159

Section V: Sample Budgets:

I Single Adult Households

i) One Person: Male Adult - Employed	162
ii) One Person: Female Adult - Employed	163

II Single Parent Families

i) Two Persons: Female Adult - Employed Female Child - 3 Years Old	164
ii) Two Persons: Female Adult - At Home Female Child - 3 Years Old	165
iii) Two Persons: Male Adult - Employed Female Child - 3 Years Old	166
iv) Three Persons: Female Adult - Employed Female Child - 3 Years Old Male Child - 8 Years Old	167
v) Three Persons: Female Adult - At Home Female Child - 3 Years Old Male Child - 8 Years Old	168
vi) Three Persons: Female Adult - Employed Female Child - 10 Years Old Male Child - 15 Years Old.	169
vii) Three Persons: Female Adult - At Home Female Child - 10 Years Old Male Child - 15 Years Old.	170
viii) Three Persons: Male Adult - Employed Female Child - 10 Years Old Male Child - 15 Years Old.	171

III Two Adult Families

i) Two Persons: Male Adult - Employed Female Adult - Employed Automobile Owned	172
ii) Two Persons: Male Adult - Employed Female Adult - At Home, Pregnant; 3rd Trimester	173
iii) Three Persons: Male Adult - Employed Female Adult - At Home Male Child - 3 Years Old	174
iv) Three Persons: Male Adult - Employed Female Adult - Employed Male Child - 1 Year Old Automobile Owned.	175

INDEX OF TABLES (cont'd)

v) Four Persons:	Male Adult - Employed	
	Female Adult - Employed	
	Female Child - 3 Years Old	
	Male Child - 8 Years Old	
	Automobile Owned.	176
vi) Four Persons:	Male Adult - Employed	
	Female Adult - At Home	
	Female Child - 3 Years Old	
	Male Child - 8 Years Old.	177
vii) Four Persons:	Male Adult - Employed	
	Female Adult - Employed	
	Female Child - 10 Years Old	
	Male Child - 15 Years Old	
	Automobile Owned.	178
viii) Four Persons:	Male Adult - Employed	
	Female Adult - At Home	
	Female Child - 10 Years Old	
	Male Child - 15 Years Old	179

IV Seniors

i) One Person:	Female Adult - 65+; Retired	180
ii) One Person:	Male Adult - 65+; Retired	181
iii) Two Persons:	Female Adult - 65+; Retired	
	Male Adult - 65+; Retired	
	Automobile Owned	182

Part I



Introduction

INTRODUCTION

The standards contained in the 1986 Guide are based on those revised in 1984 by the Social Planning Council of Metropolitan Toronto, as reported in their Guide for Family Budgeting, 1984. Costs have been collected and updated for the Hamilton-Wentworth Region, in accordance with the Guide for Family Budgeting in Hamilton-Wentworth, 1982.

i) Objectives and Uses of the Guide

The Guide for Family Budgeting is a reference for adequate standards of living for specific categories of family expenditures. It is primarily intended for use by community social agencies in counselling with families and individuals on matters concerning money management. Budgeting problems are a routine source of trouble for many agency clients, regardless of their income group.

In addition, the Guide acts as a useful reference for voluntary organizations, governments and other authorities that provide financial assistance. The Guide offers organizations guidelines for standards and costs by which to assess the adequacy of their programmes, costs of living and income maintenance.

A third function of the document is as a reference for social and health agencies in setting equitable fees for services such as nursing care, day care, counselling and institutional care.

Lastly, it is hoped that the Guide will aid existing residents and serve to orient prospective residents on costs of living and income maintenance in the Hamilton-Wentworth Region.

ii) Concept of the Guide

Most families would be likely to define the cost of living in terms of their particular expenditures. However, measures of living costs, more objective than individual judgements, enter into a wide variety of situations. There are two common methods by which standards and costs of living may be determined, both of which are often combined in practice:

- a) Goods and services to be included in a standard may be based on the typical purchases made by sample groups of families as an indication of how families at specific income or occupation levels, on average, spend their incomes.
- b) Standards for family levels of living may also be determined with the help of expert and specialist judgement as to goods and services necessary to maintain the physical and social functioning of families.

The latter is the method on which this Guide is based. Standards contained herein were developed by a group of special committees involved in the research for Toronto's Guide for Family Budgeting, 1972. Theoretically, and for difficult purposes, a variety of standards may be developed in this manner, ranging from base subsistence to standards requiring high levels of expenditure.

This Guide, like its Toronto counterparts, generally represents more than just subsistence standards. Subsistence is often defined negatively in terms of social assistance and transfer payments as distinct from earned incomes.

Subsistence budgets and "poverty lines" tend to value the estimates of physiological needs. Thus, some subsistence budgets are likely to fall below the standard represented by this Guide. At the same time, the Guide does not represent an "average expenditure". Expenditure levels illustrated are the result of expert group judgements made in regard to basic stocks of goods and services required to maintain family households.

The 1986 Guide for Family Budgeting in Hamilton-Wentworth presents living costs in the form of budgets that address family food requirements, shelter costs, clothing, home maintenance, health care, personal care, transportation and certain discretionary expenditures such as education and recreation. Budget estimates can be related to family size, age, sex, occupation and other circumstances of family members.

iii) Development of Standards and Prices

The standards contained in this Guide, as mentioned, were formulated in Toronto by special committees in 1972 and revised most recently in 1984. A general principle that guided committee decisions was that all families, regardless of income, require a basically similar stock of goods and services for their physical and social functioning. In addition, it is assumed that basic requirements can be satisfied at low to moderate costs, regardless of what families at different income levels actually spend.

It should be stressed that the standards are based upon normative judgements and have only incidental relations to measurable standards of

consumptions that are characteristic of specific occupational income or social groups in Hamilton-Wentworth, or elsewhere. The Guide is primarily a budgeting device that utilizes assumptions regarding basic family needs as a benchmark to yield a cost of living in a particular place, at a particular time for more or less specified and limited uses.

The pricing of goods and services for the Guide was done in various retail outlets, through the use of catalogues and in consultation with selected individuals and specialists to ensure representativeness of price conditions. Where appropriate, prices represent average costs for standard products, pro-rated to yield weekly, monthly and annual average budgeting costs over the assumed lifetime of the item. The costs shown represent budget allocations required to purchase the needed goods and services. The costs thus, do not necessarily represent actual expenditures for the periods shown, but the allocations necessary for eventual purchases.

The pricing of goods and services is conducted under inflationary conditions, therefore it is difficult to keep the Guide continually up-to-date. The prices in some categories were established by applying factors derived from Statistics Canada's "Consumer Price Index" to prices listed in the Guide for Family Budgeting in Hamilton-Wentworth, 1982.

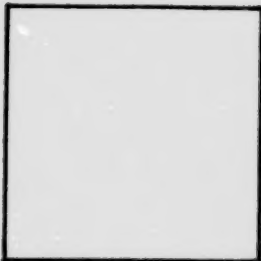
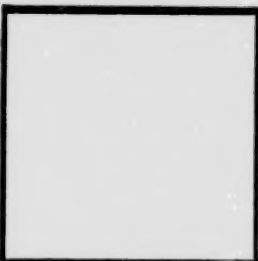
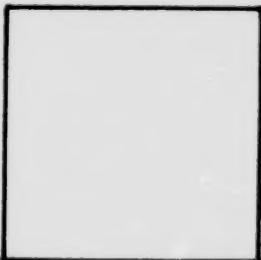
iv) Plan of the Guide

- Part I - describes the general purposes and concepts of the Guide and its method of development.
- Part II - presents each expenditure category in detail with the pro-rated quantities of goods and services, adaptable to family characteristics. Procedures and assumptions in arriving at the content in each category is explained. For easy reference, each category has been colour-coded.
- Part III - contains notes on special circumstances, income tax deductions and effective shopping methods.
- Part IV - contains summary costs based on Part II's sub-sections.
- Part V - presents sample budgets for 21 different households and family compositions, based on figures illustrated in Parts II and IV.
- Part VI - lists agencies in the region with budget/credit counselling services or programs.
- Part VII - listing of all sources used in compiling the Guide.

v) Sources

The Guide relied heavily upon the work of the Social Planning Council of Metropolitan Toronto in the determination of standards. For their efforts, assistance and co-operation, we are grateful. Furthermore, much of the methodology employed in developing this Guide is similar to that used in the Hamilton-Wentworth Guide for Family Budgeting, 1982.

Part II

Costs & Standards

This section of the Guide, divided into fourteen expenditure categories, provides a detailed examination of actual product costs in Hamilton-Wentworth. Following is a breakdown of both standards and costs for commodities and services required by all persons and families living in the Region. The terms families, adults and seniors are used throughout Section II. In this section, the former two refer to individuals between the ages of 19 and 64 while the latter refers to persons 65 years of age and over.

To assist in locating individual sections, a colour-coding scheme has been developed to distinguish the fourteen areas:

i) Food	yellow
ii) Housing	pink
iii) Utilities	buff
iv) Homefurnishings	grey
v) Household Operation	blue
vi) Clothing	green
vii) Health Care	goldenrod
viii) Personal Care	yellow
ix) Recreation	pink
x) Transportation	buff
xi) Child Care	grey
xii) Special School Needs	blue
xiii) Insurance	green
xiv) Contingency Fund	goldenrod

i

FOOD



i) Food

The "Guide to Food Budgeting", based upon Health and Welfare Canada's "Recommended Nutrient Intakes for Canadians" (1980), is designed to ensure adequate nutrition at moderate cost. The standards listed on the proceeding pages exceed basic minimum requirements, and instead represent nutrient intake levels necessary to maintain the health of the majority of Canadians.

"Canada's Food Guide", (the practical applications of "Recommended Nutrient Intakes for Canadians"), and "Recommended Nutrient Intakes for Canadians" were both used in determining food budgets.

b) Canada's Food Guide¹

Canada's Food Guide supplies a schedule for an entire day's meals. The recommended foods, in average servings, supply all the nutrients a body requires for growth, repair, energy and efficient functioning.

Milk and Milk Products

Children (up to 11 years of age)	2 to 3 servings daily
Adolescents	3 to 4 servings daily
Adults	2 servings daily
Pregnant and Nursing Women	3 to 4 servings daily

¹ Health and Welfare Canada, Canada's Food Guide, p.16 - 32.

One serving² of milk equals:

- 250 ml of skim milk, buttermilk, reconstituted dry skim milk, partially skimmed milk, whole milk, reconstituted evaporated milk, cocoa made with milk, or flavoured milk;
- 175 ml of yogurt;
- 45 g. of firm or cheddar cheese.

Fruits and Vegetables

4 to 5 servings daily, including at least two vegetables.

One serving of fruit and vegetables equals:

- 125 ml of vegetables or fruits - cooked, raw or their juices;
- 1 medium size potato, carrot, green pepper, tomato, peach, apple, orange or banana.

Bread and Cereals

3 to 5 servings daily

² The size of a serving is related to calcium content. One serving of milk contains approximately 300 milligrams of calcium. Therefore, 250 ml of milk = 300 milligrams of calcium (Canada's Food Guide, p.25).

One serving of bread and cereals equals:

- 1 slice of enriched or whole grain bread;
- 125 to 175 ml of cooked or ready-to-eat cereal;
- 1 roll or muffin;
- 125 to 175 ml of cooked rice, macaroni, spaghetti or noodles;
- 1/2 a hamburger or hotdog bun.

Meat and Alternatives

2 servings daily

One serving of meat and alternatives equals:

- 60 to 90 g of cooked lean meat, poultry, liver or fish, excluding skin, bone or fat;
- 60 ml of peanut butter;
- 250 ml of cooked dried peas, beans or lentils;
- 60 g of cheddar cheese;
- 125 ml of cottage cheese;
- 2 eggs.

b) The Purpose of the Guide for Food Budgeting

The guide to food budgeting has been devised to:

1. Reflect main patterns of food use;
2. Provide adequate nutrition at a moderate cost;
3. Allow sufficient variety for individual tastes; and
4. Include readily available foods.

c) The Development of Average Food Costs for Households

In order to determine average individual and family food costs, a study was conducted in Toronto, during July and August of 1970, to examine the food buying practices of a random sample of families who had used Family Services or Visiting Homemakers Association's services during May 1970. Food items used by 30 percent or more of the participatory families were categorized into 12 food groups comprising a list of 88 food items.

Based on the buying practices of the sample families, each food item was expressed as a percentage of the total within its food group. This provided the "weighting scale" (Table 2, Column 4). Adjustments were made in the weighting of fresh vegetables to reflect seasonal availability. Research has established that food requirements vary between individuals by age, sex and activity level. These variables are reflected by totalling costs of the recommended quantities of food contained in Table 3. For family households, eleven percent is added to include items such as beverages, soups, spices, pickles, baking ingredients and snack foods. The resulting costs are shown in Tables 1 (a) - (c).

d) The Development of Average Food Costs for Seniors³

The nutritional status of the seniors is influenced by different factors than those of children and younger adults. Decreased efficiency and/or utilizations of most nutrients is a major effect of aging. Factors including

³ Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984 , p.25 - 26.

reduced activity, loneliness, social isolation, decreased vision, agility and health, low income and minimal cooking and storage facilities not only make the selection and preparation of food more difficult, but also produce nutrition-related problems. In order to determine the average food costs for seniors, a separate nutrition basket was designed taking psychological, physiological and social factors into account.

In 1976, the Nutrition Committee of the Metro Toronto Social Planning Council conducted a study examining the consumption habits of 158 seniors. The sample was drawn from residents of senior citizens apartments, Meals-on-Wheels recipients, Seniors Clubs members and a Geriatric Clinic's patients. Based on the study's results, information from the "Dietary Standard of Canada" (now entitled the "Recommended Nutrient Intakes for Canadians), and a comparison with food standards from other areas, food groups and standards for seniors were established (Table 3). A separate list of food items for seniors was also developed. These additional items are shown in Table 2, where the list of 88 food items has increased to 115.

e) An Overview of Food Costs and Standards

In calculating a food budget, it is first necessary to determine average costs for each food group. Ten major food store chains were surveyed and the costs per item averaged for each group. Costs for "No Name" and "Bulk Food" items were also averaged for each food group, as a wide variety of "No Name" and "Bulk Food" items are now readily available in many food store chains.

Costs for both "No Name" brands and "Bulk Food" items are placed alongside their brand name counter parts in all tables, to allow comparisons and to aid in household budgeting.

Table 1 illustrates cost differences over a weekly, monthly and yearly basis using age, sex and activity levels as criterion.

eg. 16 - 19 boy

average annual cost for food for meals at home:

name brands: \$1997.32

bulk foods: 1918.80

no-name brands: 1754.48

annual average savings:

no-name vs. name brands = \$242.84 (12.2%)

bulk vs. name brands = 78.52 (3.9%)

no-name vs. bulk = 164.32 (8.6%)

Average price difference between individual foodstuffs can be determined through the use of Table 2.

eg. 227 g of instant coffee: average name brand price = \$7.89

average bulk food price = 7.20

average no-name price = 5.99

Savings/purchase: no-name vs. name brand = \$1.90 (24.1%)

bulk vs. name brand = 0.69 (8.7%)

no-name vs bulk = 1.21 (16.8%)

Table 3 "Food Standards" lists suggested weekly food quantities, again using age, sex and activity levels as criterion. Table 4 provides suggestions for menus for seven days. While the Guide to Family Budgeting does provide for all nutrients in excess of the amounts suggested in "Recommended Nutrient Intakes for Canadians", the food standards contained herein apply to normally functioning individuals, living in their own homes, and does not provide for special diets. However, meals away from home for seniors are considered.

TABLE 1

Average Costs for Food for Meals at Home in Hamilton
(4 person family)

June, 1986

Age-Sex- Activity Group	a) Name Brands				b) Bulk Food Items				c) No Name Brands			
	All Meals Prepared at Home		Meals at Home and Away		All Meals Prepared at Home		Meals at Home and Away		All Meals Prepared at Home		Meals at Home and Away	
	Weekly	Monthly	Yearly	Monthly	Weekly	Monthly	Yearly	Monthly	Weekly	Monthly	Yearly	Monthly
Child												
6 months												
to 1 year	22.07*	95.78*	--	--	22.07*	95.78*	--	--	22.07*	95.78*	--	--
1 - 3 years	17.11	74.26	889.72	--	16.73	72.61	869.96	--	15.37	66.71	799.24	--
4 - 6 years	20.38	88.45	1059.76	--	19.82	86.02	1030.64	--	18.10	78.55	941.20	--
7 - 9 years	24.13	104.72	1254.76	--	23.38	101.47	1215.76	--	21.38	92.80	1111.76	--
10 - 12 years	28.37	123.13	1475.24	--	27.48	119.26	1428.96	--	25.12	109.02	1306.24	--
Boy												
13 - 15 years	33.80	146.69	1757.60	--	32.56	141.31	1693.12	--	29.75	129.12	1547.00	--
16 - 19 years	38.41	166.70	1997.32	--	36.90	160.15	1918.80	--	33.74	146.43	1754.48	--
Girl												
13 - 15 years	29.43	127.73	1530.36	--	28.50	123.69	1482.00	--	26.12	113.36	1358.24	--
16 - 19 years	27.87	120.96	1449.24	--	27.18	117.96	1414.36	--	24.90	108.07	1294.80	--
Men (20 - 64 years)												
A - Light Activity	28.04	121.69	1458.08	--	27.12	117.70	1410.24	--	24.73	107.33	1285.96	--
B - Moderate Act.	29.20	126.73	1518.40	--	28.35	123.04	1474.20	--	26.09	113.23	1356.68	--
C - Heavy Activity	37.75	163.84	1963.00	--	36.24	157.28	1884.48	--	33.13	143.78	1722.76	--

TABLE 1 (continued)

Age-Sex- Activity Group	a) <u>Name Brands</u>			b) <u>Bulk Food Items</u>			c) <u>No Name Brands</u>		
	All Meals Prepared at Home			All Meals Prepared at Home			All Meals Prepared at Home		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
<u>Women (20 - 64 years)</u>									
A - Light Activity	25.57	110.97	1329.64	24.79	107.59	1289.08	23.74	103.03	1234.48
B - Moderate Act.	26.69	115.83	1387.88	25.73	111.67	1337.96	23.52	102.08	1223.04
C - Heavy Activity	30.82	133.76	1602.64	29.58	128.38	1538.16	27.07	117.48	1407.64
Pregnancy in									
3rd Trimester	31.87	138.32	1657.24	30.91	134.15	1607.32	28.34	123.00	1473.68
Nursing	37.43	162.45	1946.36	36.47	158.28	1896.44	33.44	145.13	1738.88
<u>Persons 65 and over</u>									
<u>Men</u>									
A - Light Activity	30.78	133.59	1600.56	29.07	126.16	1511.64	25.98	112.75	1350.96
B - Moderate Act.	36.98	106.49	1922.96	35.00	151.90	1820.00	33.26	144.35	1729.52
<u>Women</u>									
A - Light Activity	24.19	104.98	1257.88	22.78	98.86	1184.56	21.43	93.01	1114.36
B - Moderate Act.	27.79	120.61	1445.08	26.22	113.79	1363.44	24.59	106.72	1278.68

Notes:

* based on cost of 500g of Fruit and Vegetables and 500g of Baby Meats

Adjustments for Different Family Sizes (20 - 64 Years of Age)

One Person: cost increases by 25 percent

Two Persons: cost increases by 10 percent

Three Persons: cost increases by 5 percent

Five Persons: cost decreases by 5 percent

Six Persons or more: cost decreases by 10 percent

Adjustment for the cost of eating away from home for persons 65 years of age and over
 Add 33 percent to the cost of the above basic diet. The food component of meals away from home is included in the cost of meals prepared at home.

TABLE 2

Average Food Group Costs (Based on a Weighting Plan)

Food Groups	One and Two Parent Families					Seniors				
	Unit	Average Sale Price Per Unit		Weighting (Percent) ^a	Average Cost Per Food Group ^b	Weighting (Percent) ^a	Average Cost Per Food Group ^b	Price BF	Price NN	
		NB*	BF*							NN*
Milk, Ice Cream, Cheese										
Fluid - 2%	4 L	2.84	-	-	-	-	-	-	-	
- whole	4 L	3.29	-	-	-	-	-	-	-	
- evaporated										
(unsweetened)	385 g	0.83	-	0.74	-	1.92	-	0.99/ 0.94/ litre litre	1.02/ 1.02/ 0.96/ litre litre litre	
Ice Cream ¹	2 L	3.34	-	-	-	-	-	-	-	
Processed Cheese										
Slices ¹	500 g	4.09	-	3.50	-	1.27	-	1.12/ 1.12/ 1.12/ quart quart quart	0.90/ 0.90/ 0.84/ quart quart quart	
Cheddar Cheese,										
Medium ¹	454 g	4.79	-	4.16	-	1.53	-	-	-	
Eggs										
Large - Grade A 1 doz		1.29	-	-	-	-	-	1.29	1.29 1.29 1.29	
Meat, Poultry, Fish										
Chicken, broiler,										
whole	1 kg	3.70	-	-	-	-	-	-	10	
Chicken, breasts	1 kg	5.90	-	-	-	-	-	-	0	
Chicken, legs	1 kg	3.40	-	-	-	-	-	-	0	
Chicken parts	1 kg	3.55	-	-	-	-	-	-	11	
Ground Beef (med)	1 kg	3.90	-	-	-	-	-	-	16	
Round Roast										
(outside)	1 kg	5.79	-	-	-	-	-	-	5	
Round Roast										
(inside)	1 kg	8.77	-	-	-	-	-	-	5	
Blade Roast	1 kg	5.94	-	-	-	-	-	-	0	
Stewing Beef	1 kg	5.39	-	-	-	-	-	-	0	
Beef Stew (can)	680 ml	2.65	-	1.99	2.92	-	-	-	7	
Beef Liver	1 kg	1.95	-	-	-	-	-	-	4	
Rib Steak	1 kg	7.56	-	-	-	-	-	-	5	

Note: ¹ A conversion formula based on calcium content was used for the milk group. 2 litres of ice cream = 1.2 litres of whole milk; 500 g of processed cheese slices = 2.75 litres of whole milk; and 500 g of cheddar cheese = 3 litres of whole milk

* NB - Name Brand Items NN - No Name Brand Items BF - Bulk Food Items

TABLE 2 (continued)

Food Groups	One and Two Parent Families										Seniors									
	Average Sale Price Per Unit		Price Per Measure		Weighting (Percent) ^a		Average Cost Per Food Group ^b		Price		Weighting (Percent) ^a		Average Cost Per Food Group ^b		Price					
	NB	BF	NN	NB	BF	NN	NB	BF	NN	NB	BF	NN	NB	BF	NN					
Meat, Poultry, Fish (cont'd)																				
Pork Loin Chops (bone in)	1 kg	7.42	-	-	-	-	7.42	-	-	2	-	-	-	-	-					
Cottage Roll	1 kg	5.15	-	-	-	-	5.15	-	-	4	-	-	-	-	-					
Pork Sausage, links	1 kg	3.59	-	-	-	-	3.59	-	-	5	-	-	-	-	-					
Side Bacon	500 g	3.25	-	1.99	-	-	6.50	-	3.98	4	-	-	-	-	-					
Lamb Chops, Shoulder (fresh)	1 kg	7.85	-	-	-	-	7.85	-	-	2	-	-	-	-	-					
Lamb Chops, Shoulder (frozen)	1 kg	5.10	-	-	-	-	5.10	-	-	2	-	-	-	-	-					
Ham, cooked	175 g	2.30	-	-	-	-	13.14	-	-	0	-	-	-	-	-					
Weiners	450 g	2.79	-	-	-	-	6.20	-	-	0	-	-	-	-	-					
Luncheon Meat (canned)	340 g	2.32	-	1.69	-	-	6.82	-	4.97	3	-	-	-	-	-					
Cold Cuts (Bologna)	500 g	2.92	-	2.49	-	-	5.84	-	4.98	7	-	-	-	-	-					
Tuna, flaked	185 g	2.10	-	2.19	-	-	11.35	-	11.83	2	-	-	-	-	-					
Salmon, pink	213 g	1.89	-	1.09	-	-	8.87	-	5.12	3	-	-	-	-	-					
Cod Fillets (Frozen)	1 kg	6.58	-	-	-	-	6.58	-	-	1	-	-	-	-	-					
Legumes																				
Pork & Beans with Tomato Sauce	796 ml	1.99	-	1.24	-	-	2.49	-	1.56	72	-	-	-	-	-					
Peanut Butter	500 g	2.39	1.55	1.99	-	-	4.78	3.10	3.98	28	-	-	-	-	-					
Pea Soup	284 ml	0.73	-	-	-	-	2.57	-	-	0	-	-	-	-	-					
Kidney Beans (canned)	540 ml	1.05	-	-	-	-	1.94	-	-	0	-	-	-	-	-					
Citrus Fruit and Tomatoes																				
Oranges	1 kg	1.56	-	-	-	-	1.56	-	-	23	-	-	-	-	-					
Orange Juice, (frozen)	355 ml	1.45	-	0.99	-	-	1.02	-	0.66	19	-	-	-	-	-					
Seniors (continued)																				
6.02/ 6.02/ 5.93/	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg					
2.73/ 2.73/ 2.69	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb					
Seniors (continued)																				
2.66/ 2.27/ 1.94/	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg					
1.21/ 1.03/ 0.88/	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb	lb					
Seniors (continued)																				
1.54/ 1.54/ 1.39/	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg	kg					
Seniors (continued)																				

TABLE 2 (continued)

Food Groups	Unit	One and Two Parent Families				Seniors			
		Average Sale Price Per Unit	Price Per Measure		Weighting (Percent)	Average Cost Per Food Group ^b	Price		Average Cost Per Food Group ^b
		NB	BF	NN		NB	BF	NN	
<u>Citrus Fruit and Tomatoes (cont'd)</u>									
Apple Juice,									
Vit. choice	1.26 l	1.75	-	1.15	23	0.66/	0.66/	0.54/	0.70/
Grapefruit(fresh)	1 kg	1.52	-	-	6	lb	lb	lb	lb
Tomatoes (fresh)	1 kg	2.51	-	-	7				
Tomato Juice									
(fancy)	1.36 l	1.75	-	1.05	5				
Tomatoes, choice									
(canned)	796 ml	1.33	-	0.99	17				
<u>Fresh Dark Green and Yellow Vegetables</u>									
Carrots	907 g	0.99	-	-	79	1.46/	1.46/	1.46/	1.94/
Green Pepper	1 kg	2.25	-	-	9	kg	kg	kg	kg
Spinach	284 g	0.92	-	-	12	0.66/	0.66/	0.66/	0.88/
						lb	lb	lb	lb
<u>Potatoes</u>									
Whole, fresh	4.53 kg	1.75	-	-	96	0.44/	0.44/	0.43/	0.39/
French Fried,						kg	kg	kg	kg
frozen	1 kg	1.75	-	1.44	4	0.20/	0.20/	0.19/	0.18/
						lb	lb	lb	lb
<u>Other Vegetables</u>									
Beets, sliced,									
canned, choice	540 ml	1.05	-	0.79	2				
Cabbage	1 head	1.86	-	-	11	1.95	-	1.46	
Celery	1 stock	1.17	-	-	8	1.86	-	-	
Corn Niblets,									
canned, fancy	341 ml	0.86	-	0.79	7	1.17	-	-	
Green Beans,									
canned, choice	540 ml	1.04	-	0.79	4	2.52	-	2.32	
Green Beans,									
frozen, fancy	1 kg	2.89	-	2.09	3	1.92	-	1.46	
Lettuce	1 head	0.97	-	-	12	2.89	-	2.09	
Mixed Veg.,						0.97	-	-	
canned	398 ml	1.02	-	0.79	0	2.56	-	1.46	

TABLE 2 (continued)

Food Groups	Average Sale Price Per Unit	One and Two Parent Families				Seniors			
	Unit	Price		Weighting Average Cost Per Food Group ^b		Price		Weighting Average Cost Per Food Group ^b	
		NB	BF	NN	(Percent) ^a	NB	BF	NN	(Percent) ^a
<u>Other Vegetables (cont'd)</u>									
Mixed Veg., frozen, fancy	1 kg	2.69	-	2.09	2.69	-	2.09	-	0
Mushrooms, stems									
pieces, canned	284 ml	1.05	-	0.79	3.70	-	2.78	1.94/ 1.94/ 1.59/	0
Onions, fresh	907 g	0.75	-	-	0.83	-	-	kg kg kg	2
Peas, canned, choice	540 ml	1.02	-	0.79	1.88	-	1.46	0.88/ 0.88/ 0.72/	7
Peas, frozen, fancy	1 kg	2.81	-	2.09	2.81	-	2.09	lb lb lb	7
Broccoli, frozen/fresh	1 kg	3.69	-	-	3.69	-	-	-	8
Sprouts, frozen/fresh	1 kg	2.69	-	2.39	2.69	-	2.39	-	7
Other Veggies., in season ²	1 kg	2.29	-	-	2.29	-	-	-	0
<u>Other Fruit</u>									
Apples	1.36 kg	1.99	-	-	1.46	-	-	-	15
Apple Sauce, fancy, canned	540 ml	1.20	-	0.97	2.22	-	1.80	1.78/ 1.75/ 1.62/	14
Bananas	1 kg	0.87	-	-	0.87	-	-	kg kg kg	41
Fruit Cocktail, choice, canned	540 ml	1.79	-	1.54	3.31	-	2.85	0.81/ 0.79/ 0.73/	6
Peaches, halves, choice, canned	540 ml	1.69	-	1.38	3.13	-	2.56	lb lb lb	13
Pears, halves, choice, canned	540 ml	1.69	-	1.38	3.13	-	2.56	-	11
Raisins	375 g	1.62	1.10	-	4.39	2.93	-	-	0

² January to June - Squash 8%, Turnip 8%, Parsnips 8%

July to October - Squash 8%, Green Beans 4%, Green Onions 3%

Radishes 3%, Cucumber 6%

Oct. to Dec. - Squash 6%, Cucumbers 3%, Cauliflower 3%, Brussel Sprouts 3%

Turnip 6%, Parsnips 3%

TABLE 2 (continued)

Food Groups	Unit	Average Sale Price Per Unit				One and Two Parent Families				Seniors			
		Price		NB	NN	Price Per Measure		Weighting (Percent) ^a	Average Cost Per Food Group ^b		Weighting (Percent) ^a	Price	
		NB	BF			NB	NN		NB	NN		NB	NN
Flours and Cereals													
White Enriched Bread, sliced ³	675 g	1.09	-	0.79	-	2.42	-	1.75	40	-	-	-	31
Whole Wheat Bread, sliced ³	675 g	1.23	-	1.12	-	2.73	-	2.49	0	-	-	-	19
French Bread ³	675 g	1.10	-	-	-	2.44	-	-	6	-	-	-	0
Buns	Pack (8)	1.09	-	-	-	2.42	-	-	0	-	-	-	4
Cornflakes	525 g	2.49	-	1.63	-	4.74	-	3.10	4	-	-	-	0
Oatmeal	1 kg	1.49	1.24	1.17	-	1.49	1.24	1.17	4	-	-	-	5
Shredded Wheat	500 g	2.39	-	-	-	4.78	-	-	4	-	-	-	4
Cream of Wheat	800 g	2.20	0.80	-	-	2.75	1.00	-	3	-	-	-	0
White All Purpose Flour	3.5 kg	5.49	3.82	3.59	-	1.57	1.09	1.03	9	-	-	-	0
Cake Mix, White	520 g	1.79	1.50	-	-	3.44	2.88	-	1	2.70/	2.45/	2.06/	0
Muffin Mix	340 g	1.25	0.86	2.22	-	3.68	2.54	2.47	0	kg	kg	kg	2
Spaghetti	900 g	1.52	1.43	0.99	-	1.69	1.59	1.09	8	-	-	-	3
Macaroni	900 g	1.52	1.43	0.99	-	1.69	1.59	1.09	6	1.22/	1.11/	0.93/	3
Noodles	375 g	1.29	1.06	1.05	-	3.44	2.83	2.80	0	lb	lb	lb	4
Rice, Long Grain	2 kg	5.59	-	2.53	-	2.80	-	1.27	2	-	-	-	8
Plain Cookies	900 g	3.15	-	-	-	3.50	-	-	5	-	-	-	0
Soda Crackers	450 g	1.65	-	1.30	-	3.67	-	2.89	4	-	-	-	2
Arrowroot													
Crackers	350 g	2.49	1.58	1.69	-	7.11	4.51	4.82	1	-	-	-	0
Chocolate Chip Cookies	450 g	3.01	1.62	1.79	-	6.69	3.60	3.98	1	-	-	-	0
Short Cake, Baked	340 g	1.79	-	-	-	5.26	-	-	0	-	-	-	3
Muffins	312 g	1.59	-	-	-	5.10	-	-	0	-	-	-	2
Apple Pie	624 g	2.45	-	-	-	8.63	-	-	0	-	-	-	5
Pudding Mix	170 g	1.16	0.55	0.69	-	6.82	3.24	4.06	2	-	-	-	0

³ To calculate the quantity of cereal products: 500 g flour = 749 g of bread or baked goods.
Thus, 681 g loaf of bread = 454 g flour.

TABLE 2 (continued)

Food Groups	One and Two Parent Families										Seniors					
	Unit	Average Sale Price Per Unit		Weighting (Percent) ^a	Average Cost Per Food Group ^b		Weighting (Percent) ^a	Average Cost Per Food Group ^b		Price	Average Cost Per Food Group ^b					
		NB	BF		NB	NN		NB	BF		NN	NB	BF	NN		
Fats and Oils																
Butter	454 g	2.93	2.39	2.44	-	39	6.45	5.26	5.37	4.74/	4.07/	3.80/	38	4.65/	3.98/	3.70/
Margarine	454 g	1.49	1.29	1.02	-	24	3.28	2.84	2.25	kg	kg	kg	23	kg	kg	kg
Vegetable Oil	1 L	3.03	-	2.39	-	17	3.03	-	2.39	-	-	-	23	-	-	-
Salad Dressing	500 ml	2.80	-	2.39	-	11	5.60	-	4.78	2.15/	1.85/	1.72/	8	2.11/	1.81/	1.68/
Shortening	454 g	1.54	1.04	1.18	-	9	3.39	2.29	2.60	lb	lb	lb	8	lb	lb	lb
Sugars and Sweets																
Granulated Sugar	2 kg	1.67	1.84	-	-	60	0.84	0.92	-	2.38/	1.71/	1.82/	35	2.90/	1.97/	2.33/
Brown Sugar	1 kg	1.35	1.09	-	-	8	1.35	1.09	-	kg	kg	kg	0	kg	kg	kg
Strawberry Jam																
with Pectin	500 ml	3.31	1.36	1.99	-	12	6.62	2.72	3.98	1.08/	0.78/	0.83/	4	1.32/	0.89/	1.06/
Honey	500 g	2.59	-	1.99	-	5	5.18	-	3.98	lb	lb	lb	19	lb	lb	lb
Corn Syrup	1 L	2.73	-	-	-	4	2.73	-	-				13			
Jelly Powders	85 g	0.47	0.29	0.33	-	11	5.53	3.41	3.88				6			
Baby Fruits and Vegetables⁴																
Infant Vegetables, strained	128 ml	0.45	-	-	-	50	3.52	-	-	3.52/	3.52/	3.52/				
Infant Fruit, strained	128 ml	0.45	-	-	-	50	3.52	-	-	1.60/	1.60/	1.60/				
Baby Meats, Strained																
Infant Meat, strained	100 ml	0.90	-	-	-	100	9.00	-	-	9.00/	9.00/	9.00/				
										4.08/	4.08/	4.08/				

⁴ For food allowance for six months to one year, allow 500 g baby fruit and vegetables and 500 g baby meats.

TABLE 2 (continued)

Food Groups	Unit	Average Sale Price Per Unit				One and Two Parent Families				Seniors					
		Price		Price Per Measure		Weighting (Percent) ⁵		Average Cost Per Food Group ^b		Weighting (Percent) ^a		Average Cost Per Food Group ^b			
		NB	BF	NB	NN	Price	Price	NB	BF	NN	Price	NB	BF	NN	
Beverages and Other Accessories															
Tea Bags	227 g	3.57	2.27	1.99	1.99	15.73	9.99	8.80				58 g	0.91	0.58	0.51
Coffee, instant	227 g	7.89	7.20	5.99	5.99	34.76	31.72	26.39				58 g	2.02	1.84	1.53
Hot Chocolate, Powder	750 g	3.42	2.62	2.39	2.39	4.56	3.49	3.19				142 g	0.65	0.50	0.45
Soft Drinks	750 ml	0.85	-	0.49	0.49	1.13	-	0.65				227 g	0.26	-	0.20
T.V. Dinner (Beef)	319 g	2.99	-	-	-	9.37	-	-				319 g	2.99	-	-
Macaroni and Cheese Dinner	225 g	0.75	-	0.59	0.59	3.33	-	2.62				225 g	0.75	-	0.59
Pancake Mix	1 kg	2.37	2.30	1.65	1.65	2.37	2.30	1.65				85 g	0.20	0.20	0.14
													7.78	7.12	6.41

^a For family households add an additional 11 percent to the amount calculated per person per week.

Notes: ^a The percentages show variation in the frequency of use within each food group.

^b The weighted average price for each food group is calculated as follows:

- Multiply the price per kg of each item by the percentage weight (Col 4 - footnote a) for that item; for the milk products group, use the price per pricing unit. Dried powdered milk, 1.36 kg pkg. = 2.3 litres orange juice, frozen 170 g = 682 ml, oranges, fresh, 9 oranges = 1 kg.
- Add the resulting weighted prices to obtain the group total.
- Divide the total weighted price for the group by 100 to arrive at the average cost per food group.

TABLE 3: FOOD STANDARDS AND COSTS

Suggested Weekly Quantities of Food (as purchased) For Specified Age-Sex-Activity Groups									
1) FOOD STANDARDS									
Age-Sex-Activity Groups*	Milk, Cheese Ice Cream Litres	Eggs No.	Meat, Poultry, Fish kg	g	Legumes, Peanut butter kg	g	Flour, Cereal, Baked Goods kg	g	
Child									
6 months - 1 year	5.11	5	-	454	-	-	-	341	
1 - 3 years	5.11	5	-	681	-	028	-	568	
4 - 6 years	5.11	5	-	795	-	057	-	908	
7 - 9 years	5.11	5	1	022	-	113	1	022	
10 - 12 years	6.25	6	1	135	-	113	1	362	
Boys									
13 - 15 years	6.82	6	1	362	-	170	1	930	
16 - 19 years	6.82	6	1	703	-	227	2	270	
Girls									
13 - 15 years	6.25	6	1	249	-	113	1	362	
16 - 19 years	6.25	6	1	249	-	113	1	249	
Men									
A - light activity	3.41	6	1	476	-	113	1	589	
B - moderate activity	3.41	6	1	816	-	113	-	908	
C - heavy activity	3.98	7	2	043	-	170	2	157	
Women									
A - light activity	3.41	5	1	249	-	113	1	589	
B - moderate activity	3.41	6	1	249	-	113	1	362	
C - heavy activity	3.98	6	1	476	-	113	1	589	
Pregnancy during 3rd trimester	6.82	7	1	249	-	113	1	362	
Nursing	7.95	7	1	759	-	113	1	362	
Persons 65 and Over									
Men									
A - light activity	3.75	5	1	103	-	112	1	299	
B - moderate activity	5.00	6.5	1	417	-	140	1	613	
Women									
A - light activity	2.84	3.5	-	790	-	084	-	907	
B - moderate activity	3.41	4.5	-	963	-	112	1	103	

TABLE 3i (cont'd)

Age-Sex-Activity Groups*	Citrus Fruit, Potatoes		Dark Green & Yellow Vegetables		Potatoes		Other Vegetables		Other Fruit		Fats Oils		Sugars Sweets	
	kg	g	kg	g	kg	g	kg	g	kg	g	kg	g	kg	g
Child														
6 months - 1 year	-	568	-	-	-	227	1	135	-	454	-	-	-	028
1 - 3 years	-	681	-	114	-	341	-	795	-	454	-	114	-	114
4 - 6 years	-	795	-	114	-	568	1	135	-	454	-	170	-	170
7 - 9 years	-	907	-	227	-	907	1	249	-	681	-	227	-	284
10 - 12 years	-	907	-	341	1	135	1	589	-	681	-	227	-	341
Boys														
13 - 15 years	-	907	-	341	1	476	1	589	-	907	-	341	-	454
16 - 19 years	-	907	-	341	2	157	1	703	-	907	-	454	-	511
Girls														
13 - 15 years	-	907	-	341	1	135	1	476	-	907	-	284	-	284
16 - 19 years	-	907	-	341	1	022	1	362	-	907	-	170	-	170
Men														
A - light activity	-	907	-	341	1	135	1	476	-	907	-	227	-	284
B - moderate activity	-	907	-	341	1	476	1	589	-	907	-	341	-	341
C - heavy activity	-	907	-	341	2	043	1	930	-	907	-	511	-	568
Women														
A - light activity	-	907	-	341	-	907	1	362	-	907	-	170	-	170
B - moderate activity	-	907	-	341	1	362	1	476	-	907	-	341	-	284
C - heavy activity	-	907	-	341	1	589	1	476	-	907	-	511	-	454
Pregnancy during 3rd trimester	1	362	-	681	1	362	1	476	-	907	-	341	-	284
Nursing	1	816	-	681	1	362	1	703	-	907	-	341	-	284
Persons 65 and over														
Men														
A - light activity	1	159	-	224	-	963	-	818	1	047	-	168	-	224
B - moderate activity	1	445	-	252	1	187	-	991	1	299	-	224	-	280
Women														
A - light activity	-	818	-	140	-	678	-	566	-	734	-	112	-	168
B - moderate activity	-	991	-	196	-	790	-	678	-	907	-	140	-	196

Note: A conversion formula based on calcium content was used for the milk group. 2 litres of ice cream = 1.2 litres of whole milk; 500 g of processed cheese slices = 2.75 litres of whole milk; and 500 g of cheddar cheese = 3 litres of whole milk.

To calculate the quantity of cereal products: 500 g flour = 749 g of bread or baked goods. Therefore, 631 g loaf of bread = 454 g flour.

* Description of Activity Levels for Men and Women:

A - light activity: Entails activities of little energy such as washing dishes, knitting, mending, cosmetic tasks, working at a desk requiring little movement, supervising, monitoring, reading, driving a car, spectator at games, theatres, etc.

B - moderate activity: Entails most household chores, laundering, cooking, normal housecleaning, mowing the lawn, office work involving much movement, nursing, sales clerk, barbering, shop and mill work, most mechanical trades and crafts, cooking for restaurants, driving a truck, golfing, walking, bowling.

C - heavy activity: Entails heavy garden work, scrubbing floors and walls, commercial laundering, moving files, furniture, etc., masonry, carpentry, loading trucks, strenuous sports.

TABLE 3ii

AVERAGE FOOD COSTS (BASED UPON WEEKLY FOOD STANDARDS)

a) Brand Names											
Age (in years)-		Milk	Eggs	Meat	Legumes,	Flour,	Dark Green				
Sex-Activity		Cheese	No.	Poultry,	Peanut	Cereal,	& Yellow	Citrus	Other	Fats	Sugars
Groups*		Ice Cream		Fish	Butter	Baked,	Vege-	Fruit,	Vege-	Oils	Sweets
						Goods	tables	Potatoes	tables	Fruit	Total
Child											
5 - 1		5.08	0.54	2.47	0.00	0.92	0.00	0.829	2.08	0.808	0.67
1 - 3		5.08	0.54	3.70	0.088	1.53	0.166	0.994	1.45	0.808	0.27
4 - 6		5.08	0.54	4.32	0.18	2.45	0.166	1.162	2.08	0.808	0.40
7 - 9		5.08	0.54	5.56	0.35	2.76	0.331	1.32	2.29	1.21	0.68
10 - 12		6.22	0.54	6.17	0.35	3.68	0.498	1.32	2.91	1.21	0.68
Boys											
13 - 15		6.79	0.65	7.41	0.53	5.21	0.498	1.32	2.91	1.61	1.08
16 - 19		6.79	0.65	9.26	0.71	6.13	0.498	1.32	3.12	1.61	1.22
Girls											
13 - 15		6.22	0.65	6.79	0.35	3.68	0.498	1.32	2.70	1.61	0.68
16 - 19		6.22	0.65	6.79	0.35	3.37	0.498	1.32	2.49	1.61	0.404
Men											
A**		3.39	0.65	8.03	0.35	4.29	0.498	1.32	2.70	1.61	0.68
B**		3.39	0.65	9.88	0.35	2.45	0.498	1.32	2.91	1.61	0.81
C**		3.96	0.75	11.11	0.53	5.82	0.498	1.32	3.53	1.61	1.35
Women											
A**		3.39	0.54	6.79	0.35	4.29	0.498	1.32	2.49	1.61	0.404
B**		3.39	0.65	6.79	0.35	3.68	0.498	1.32	2.70	1.61	0.68
C**		3.96	0.65	8.03	0.35	4.29	0.498	1.32	2.70	1.61	1.08
D**		6.79	0.75	6.79	0.35	3.68	0.994	1.99	2.70	1.61	0.68
E**		7.91	0.75	9.57	0.35	3.68	0.994	2.65	3.12	1.61	0.68
Persons 65 and over											
Men											
A**		3.83	0.537	6.95	0.297	4.01	0.435	1.78	1.73	1.93	6.50
B**		5.10	0.699	8.93	0.3724	4.98	0.489	2.23	2.09	2.39	0.812
Women											
A**		2.90	0.376	4.98	0.223	2.80	0.272	1.26	1.194	1.35	0.487
B**		3.48	0.484	6.07	0.297	3.41	0.380	1.53	1.43	1.67	0.563
											16.4
											20.0

TABLE 3ii

AVERAGE FOOD COSTS (BASED UPON WEEKLY FOOD STANDARDS)

b) No Name Brands												
Age (in years) -	Milk											
Sex-Activity	Cheese											
Groups*	Ice Cream	Eggs	Meat	Legumes,	Flour,	Citrus	Dark Green					
		No.	Poultry,	Peanut	Cereal,	Fruit,	& Yellow	Potatoes	Other	Fats	Sugars	Total
Child			Fish	Butter	Baked,	Tomatoes	Vege-		Frui-	Oils	Sweets	
					Goods		tables		tables			
.5 - 1	4.80	0.538	2.35	0.00	0.702	0.682	0.00	0.98	1.80	0.749	0.50	12.64
1 - 3	4.80	0.538	3.52	0.63	1.17	0.817	0.166	0.147	1.26	0.749	0.43	13.85
4 - 6	4.80	0.538	4.11	0.13	1.87	0.954	0.166	0.244	1.80	0.749	0.65	16.31
7 - 9	4.80	0.538	5.26	0.25	2.11	1.09	0.331	0.390	1.99	1.124	0.86	19.26
10 - 12	5.875	0.645	5.86	0.25	2.81	1.09	0.498	0.488	2.53	1.124	0.621	22.63
Boys												
13 - 15	6.41	0.645	7.04	0.38	3.98	1.09	0.498	0.635	2.53	1.50	0.826	26.80
16 - 19	6.41	0.645	8.80	0.51	3.68	1.09	0.498	0.928	2.71	1.50	0.930	30.40
Girls												
13 - 15	5.875	0.645	6.46	0.25	2.81	1.09	0.498	0.488	2.35	1.50	0.517	23.53
16 - 19	5.875	0.645	6.46	0.25	2.57	1.09	0.498	0.439	2.17	1.50	0.309	22.43
Men												
A**	3.21	0.645	7.63	0.25	3.27	1.09	0.498	0.488	2.35	1.50	0.517	22.78
B**	3.21	0.645	9.38	0.25	1.97	1.09	0.498	0.637	2.53	1.50	0.621	23.50
C**	3.74	0.753	10.56	0.38	4.44	1.09	0.498	0.878	3.07	1.50	1.03	29.85
Women												
A**	3.21	0.538	6.46	0.25	3.27	1.09	0.498	0.390	2.17	1.50	0.309	21.39
B**	3.21	0.645	6.46	0.25	2.81	1.09	0.498	0.586	2.35	1.50	0.517	21.19
C**	3.74	0.645	7.63	0.25	3.27	1.09	0.498	0.683	2.35	1.50	0.826	24.39
D**	6.41	0.753	6.46	0.25	2.81	1.63	0.994	0.586	2.35	1.50	0.517	25.53
E**	7.47	0.753	9.09	0.25	2.81	2.18	0.994	0.586	2.35	1.50	0.517	30.13
Persons 65 and Over												
Men												
A**	3.60	0.537	6.54	0.217	3.34	1.611	0.435	0.376	1.49	0.282	0.5219	19.57
B**	4.80	0.699	8.40	0.272	4.15	2.01	0.489	0.463	1.804	2.18	0.652	26.85
Women												
A**	2.73	0.376	4.68	0.163	2.33	1.14	0.272	0.264	1.030	1.23	0.414	15.02
B**	3.27	0.484	5.71	0.218	2.83	1.38	0.380	0.308	1.23	1.52	0.518	18.18

TABLE 311

AVERAGE FOOD COSTS (BASED UPON WEEKLY FOOD STANDARDS)

c) Bulk Foods Items													
Age(in years)- Sex-Activity Groups*	Milk Cheese Ice Cream	Eggs No.	Meat Poultry, Fish	Legumes, Peanut Butter	Flour, Cereal, Baked, Goods	Citrus Fruit, Tomatoes	Dark Green & Yellow Vege- tables	Potatoes	Other Vege- tables	Other Fruit	Fats Oils	Sugars Sweets	Total
Child													
1-3	5.08	0.54	2.47	0.0	0.84	0.829	0.00	0.099	2.08	0.794	0.0	0.048	12.90
4-6	5.08	0.54	3.70	0.074	1.39	0.994	0.166	0.15	1.45	0.794	0.46	0.19	15.07
7-9	5.08	0.54	4.32	0.152	2.22	1.16	0.166	0.25	2.08	0.794	0.69	0.29	17.86
10-12	6.22	0.54	5.56	0.300	2.50	1.32	0.331	0.399	2.29	1.19	0.92	0.49	21.06
		0.645	6.17	0.300	3.34	1.32	0.498	0.499	2.91	1.19	0.92	0.58	24.76
Boys													
13-15	6.79	0.645	7.41	0.45	4.73	1.32	0.498	0.65	2.91	1.59	1.39	0.78	29.33
16-19	6.79	0.645	9.26	0.60	5.56	1.32	0.498	0.95	3.12	1.59	1.85	0.87	33.24
Girls													
13-15	6.22	0.645	6.79	0.30	3.31	1.32	0.498	0.499	2.70	1.59	1.16	0.49	25.68
16-19	6.22	0.645	6.79	0.30	3.06	1.32	0.498	0.45	2.49	1.59	0.69	0.29	24.49
Men													
A**	3.39	0.645	8.03	0.30	3.89	1.32	0.498	0.499	2.70	1.59	0.92	0.49	24.43
B**	3.39	0.645	9.88	0.30	2.22	1.32	0.498	0.65	2.91	1.59	1.39	0.58	25.54
C**	3.96	0.75	11.11	0.45	5.28	1.32	0.498	0.898	3.53	1.59	2.08	0.97	32.65
Women													
A**	3.39	0.54	6.79	0.30	3.89	1.32	0.498	0.399	2.49	1.59	0.69	0.29	22.34
B**	3.39	0.645	6.79	0.30	3.31	1.32	0.498	0.599	2.70	1.59	1.39	0.49	23.18
C**	3.96	0.645	8.03	0.30	3.89	1.32	0.498	0.699	2.70	1.59	2.08	0.78	26.65
D**	6.79	0.75	6.79	0.30	3.31	1.99	0.994	0.599	2.70	1.59	1.39	0.49	27.85
E**	7.91	0.75	9.57	0.30	3.31	2.65	0.994	0.599	3.12	1.59	1.39	0.49	32.86
Persons 65 and Over													
Men													
A**	3.83	0.537	6.95	0.254	3.33	1.78	0.435	0.376	1.73	1.93	0.699	0.441	21.95
B**	5.10	0.699	8.93	0.318	4.13	2.23	0.489	0.463	2.09	2.39	0.892	0.552	27.88
Women													
A**	2.90	0.376	4.98	0.191	2.32	1.26	0.272	0.264	1.194	1.35	0.446	0.331	15.66
B**	3.48	0.484	6.07	0.254	2.82	1.53	0.380	0.308	1.43	1.67	0.557	0.386	19.10

Table 3ii (cont'd) - Footnotes

* Description of Activity Levels for Men and Women:

**A - light activity: Entails activities of little energy such as washing dishes, knitting, mending, cosmetic tasks, working at a desk requiring little movement, supervising, monitoring, reading, driving a car, spectator at games, theatres, etc.

**B - moderate activity: Entails most household chores, laundering, cooking, normal housecleaning mowing the lawn, office work involving much movement, nursing, sales clerk, barbering, shop and mill work, most mechanical trades and crafts, cooking for restaurants, driving a truck, golfing walking, bowling.

**C - heavy activity: Entails heavy garden work, scrubbing floors and walls, commercial laundering, moving files, furniture, etc., masonry, carpentry, loading trucks, strenuous sports.

**D - Pregnancy during 3rd trimester

**E - Nursing

f) Suggestion for Purchasing Food⁴

1. Make a shopping list - This helps to save time and money.
2. Save coupons - Check daily newspapers for coupons and advertised specials.
3. Shop as infrequently as possible - The more often a store is visited, the greater the temptation to buy on impulse, leading to purchasing more than is needed.
4. Shop in person at non-peak periods - Do not shop when hungry.
5. Shop alone if possible - Concentration is easier without the distraction of children.
6. Buy only what you need - Especially perishables like vegetables, fruits and dairy products. Check "Best Before" dates.
7. Note the cost per unit - Large, economy sizes are usually a savings, but not always. Be careful when buying food in quantity. If it spoils before it is used it isn't a bargain.
8. Buy fresh foods in season - but not when first available. Prices will go down as local supplies increase. Out-of-season foods are likely to be higher priced imports.
9. Buy larger quantities of produce in season - prices are at their lowest and one can freeze or can the extra amount.

⁴ Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984, p.29, 40, 41.

10. Compare prices in different stores - if possible, purchase dry foods and canned goods in discount food stores. Fresh food markets or a local green grocer or butcher also undercut supermarket prices.
11. Other considerations for specific food groups:
 - i) Milk - The lower the fat content, the lower the price, though the quantity of most of the other nutrients remains the same. Powdered milk, when reconstituted, is the nutritional equivalent of its fresh fluid version and is lower priced. If you do not like powdered milk for drinking, it can still be used in cooking.
 - ii) Cheese - Buy cheese in larger or bulk packages and slice or grate it yourself to save money. Grate dried cheese and freeze it to use in sauces and other dishes.
 - iii) Citrus fruit and fruit drinks - The heavier, thin-skinned oranges are the best buys. Citrus fruits and juices are the best sources of Vitamin C (Ascorbic Acid).
 - iv) Other fruit and vegetables - Most vegetables and fruit are important for their vitamin and mineral content. In selecting fruit and vegetables, remember the darker the green and deeper the yellow, the higher the Vitamin A content. Always examine the condition of fresh foods, choosing the heaviest items when they are sold by the number rather than by the kilograms. To maximize the value received, store fruits and vegetables carefully and prepare them in such a way as to minimize nutrient loss (ie. steam green and yellow vegetables instead of boiling them in water when not using them for soup).
 - v) Breakfast cereals - Buy unsweetened cereals, as they are usually cheaper and you can control the amount of sugar. Choose whole grain

11. v) cereals, which are more economical, as those with added thiamine, riboflavin, niacin and iron.

vi) Meat - Buy meat by cost-per-serving, not cost per kilogram. A cut of meat which is low in price per kilogram, but includes a high proportion of bone and/or fat, is an uneconomical choice, because of the high degree of wastage. Expensive cuts of meat are usually tender, but less expensive cuts can be made tender and flavourful by cooking with moist heat (ie. pressure or slow cooker) and are just as nutritious as expensive cuts. Buy extra large cuts when on special and trim them yourself (ie. whole pork loin are usually cheaper than the pork chops cut from them). Do not throw away leftovers, freeze them for soups. Substitute fish and poultry for red meat. Buy chicken whole and cut it up yourself to save money. Save parts you don't normally eat and use them for soups or soup stock for other dishes.

vii) Eggs - Medium sized eggs are usually more economical than large eggs. The larger size does not necessarily reduce the number of eggs used. However, if the price difference between large and medium eggs is less than \$ 0.07, the larger eggs are the best buy. Do not throw away leftover yolks or whites, freeze them for later use.

viii) Fats and Oils - Margarine is equal to butter in food value, and in many instances is higher because of added Vitamins A and D. Margarine is also more economical. Salad dressing contains less fat than mayonnaise, is lower in price, yet serves the same purpose.

TABLE 4

SAMPLE MENUS⁶

<u>Breakfast</u>	<u>Lunch</u>	<u>Dinner</u>
Fresh Orange Scrambled Eggs Toast and Jam	Pancakes/Syrup Apple Sauce	Tomato Juice Roast Chicken with Gravy Oven Browned Potatoes Baked Carrots Sliced Peaches
Apple Juice Oatmeal Toast and Honey	Tomato Soup Cold Meat and Lettuce Sandwich Pears Peanut Butter Cookies	Pork Chops Baked Potatoes Corn Peas Lemon Snow with Custard Sauce
Tomato Juice Shredded Wheat Toast and Jam	Egg Salad Sandwich Sliced Bananas	Shepherd's Pie Oven Baked Mixed Vegetables Cake
Apple Juice Cream of Wheat Toast and Honey	Baked Macaroni & Cheese Celery Sticks Fruit Cocktail	Breaded Fish Fillets Mashed Potatoes Stewed Tomatoes Green Beans Fruited Jello
Orange Juice Hard Cooked Egg Toast and Jam	Vegetable Soup Peanut Butter Sandwich Bananas Cookies	Spaghetti with Meat Sauce Tossed Salad Apples Cheese and Crackers
Apple Juice Cornflakes Toast and Honey	Toasted Cheese Sandwich Dill Pickles Peaches	Braised Liver with Onions Scalloped Potatoes Squash Chocolate Pudding Cookies
Orange Juice Bacon and Eggs Toast and Jam	Pork and Beans Cabbage Salad Applesauce Cake	Swiss Steak with Potatoes Carrots and Tomatoes Marinated Green Bean Salad Ice Cream

Note: Milk should be included with every meal and other beverages as desired.
Additional bread with margarine or butter may be served with meals.

⁶ Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984, P.43.

HOUSING



ii) Housing

The standard for housing represents structural conditions, facilities and occupancy patterns necessary for safety, health, social and personal well-being. For the purposes of this Guide, Property Standards By-Law 74-74, for the City of Hamilton, has been adopted as the standard. Similar provisions have been assumed for the remaining area municipalities.

There is no comprehensive information on housing costs adaptable for budgeting purposes. No relationship necessarily exists between housing costs and shelter standards. This applies especially to older housing in central areas where existing housing stock remains significant in providing low-cost ownership and rental for persons and families who are often newcomers to the community. Large difference must be expected in what families can pay or must pay for the quality of housing.

Though average house costs are included, the Guide does not attempt to estimate costs of home ownership, (which would also have to include costs for mortgage, insurance, taxes, home maintenance and repairs). When applicable, budget users should integrate such expenditures into their budgets.

a) Costs and Standards

Costs

Budget users will often find it advisable to accept the actual cost of shelter in place of a budget estimate, however, certain housing benchmarks can be offered. A standard level of rental costs is provided by public housing

and the quality of shelter can be assumed to be in accord with shelter standards.

Standards

For the Guide, the enforceable Property Standards By-Law for the City of Hamilton, 74-74, has been adopted as the minimum housing standard (a detailed description of the By-Law can be obtained from City Hall). Violations of the By-Law are punishable, upon conviction, by a maximum fine not exceeding \$1,000, exclusive of costs. The City also has the right to repair or demolish any property whose owner or occupant fails to meet a by-law order, at the expense of the owner or occupant.

b) Private Market Housing

Average rentals have been calculated using Canada Mortgage and Housing Corporation's Rental Apartment Vacancy Survey report for April 1986. Rental costs for bachelor, one, two and three bedroom apartments in the private market are presented in Table Si. The survey area includes the Regional Municipality of Hamilton-Wentworth plus the Town of Grimsby. Rent figures have been "weighted" according to the number of units represented in order to more accurately reflect average rents.

Table Sii presents "Fair Market Values" for different types of houses for the City of Hamilton only. Values were determined by Royal LePage based on both data and opinions. Descriptions of houses are included along with the estimated average cost to rent each type of dwelling.

TABLE Si

AVERAGE PRIVATE MARKET RENTAL COSTS (April 1986)

	<u>Month</u>	<u>Year</u>
Bachelor	255.17	3,062.04
1 Bedroom	324.98	3,899.76
2 Bedrooms	396.19	4,754.28
3 Bedrooms	471.18	5,654.16

TABLE Sii

HAMILTON HOUSE PRICES (OCTOBER 1986)

a) Average Selling Cost

	<u>Hamilton West</u>	<u>Hamilton Centre</u>	<u>Hamilton East</u>	<u>Hamilton Mountain</u>
Detached Bungalow	103,100	90,000	87,000	93,000
Standard Two-Storey	110,800	105,000	95,000	78,000
Standard Townhouse	72,000	62,000	68,000	59,500

b) Estimated Average Monthly Rental Cost

	<u>Hamilton West</u>	<u>Hamilton Centre</u>	<u>Hamilton East</u>	<u>Hamilton Mountain</u>
Detached Bungalow	725	700	600	n.a.
Standard Two-Storey	875	700	650	n.a.
Standard Townhouse	725	575	550	n.a.

n.a. - not available

c) Description of Housing Types

Detached Bungalow - A detached, three-bedroom single-storey home with 1 1/2 bathrooms and a one-car garage. It has a full basement but no recreation room, fireplace or appliances. Using outside dimensions (excluding garage), the total area of the house is 111 sq. metres (1,200 sq. ft.) and it is situated on a full-service, 511 sq. metre (5,500 sq.ft.) lot. Depending on the area, the construction style may be brick, wood, aluminum siding, or stucco.

Standard Two-Storey - A three-bedroom, two-storey home with a detached garage. It has a full basement but no recreation room. Using outside dimensions, the total area of the house is 139

TABLE Sii (cont'd)

- Standard Two-Storey - sq. metres (1,500 sq. ft.) and it is situated on a fully-serviced, city-sized lot of approximately 325 sq. metres (3,500 sq. ft.). The house may be detached or semi-detached and construction style may be brick, wood, aluminum, siding or stucco.
- Standard Townhouse - Either condominium or freehold, the townhouse (rowhouse) has three bedrooms, a living room and dining room (possibly combined) and a kitchen. Also included are 1 1/2 bathrooms, standard broadloom, a one-car garage, a full unfinished basement and two appliances. Total inside area is 92 sq. metres (1,000 sq. ft.). Depending on the area, the construction may be brick, wood, aluminium siding or stucco.

Source: Royal LePage Survey of Canadian House Prices, October 1986.

c) Hamilton-Wentworth Housing Authority

1) Public Housing

Ontario Housing Corporation (O.H.C.) rents are geared to income regardless of the size or type of accommodations provided. The basic scale is for serviced accommodations (including heat, water, hot water, stove and refrigerator). The scale begins at \$32.00 per month for incomes of \$192.00 or less per month, and is geared to a maximum of 25 percent of gross income. The rents illustrated in Table 6 vary depending on the facilities that are supplied (ie. hydro, laundry).

TABLE 6

ONTARIO HOUSING CORPORATION RENT-GEARED-TO-INCOME SCALE FOR SERVICED
ACCOMMODATION WITHOUT GOVERNMENT ASSISTANCE

<u>Monthly Income (\$)</u>	<u>Monthly Rent (\$)</u>	<u>Percent Rent/Income</u>
Up to 192	32	16.7
193 - 226	33 - 43	16.7 - 18.6
227 - 244	44 - 49	19.2 - 19.7
245 - 272	50 - 58	20.2 - 21.2
273 - 300	59 - 67	21.6 - 22.3
301 - 327	68 - 76	22.5 - 23.1
328 - 373	77 - 91	23.4 - 24.2
374 - 392	92 - 97	24.5 - 24.6
393 - 424	98 - 106	24.8 - 25.0
425 - 448	107 - 112	25.0
449 - 484	113 - 121	25.0
485 - 507	122 - 126	25.0
Above 508	25% of income	25.0

2) Rent Supplement Programme

Families, seniors and disabled persons are eligible to apply for rent supplement units. Rents are based on O.H.C.'s rent-gearred-to-income scale for social assistance recipients (Table 7) with families expected to pay up to 25 percent of their gross income for their units. The rent supplement covers the difference between the actual apartment rent level and what families pay under the rent-gearred-to-income schedule. This programme, funded by the federal and provincial levels of government, is administered by O.H.C. through local Housing Authorities.

The Ontario Housing Corporation maintains a stock of rent supplement units under contract with private landlords. Families, disabled persons under 60 years of age and seniors over 60 years of age, at the time of application, may indicate a preference for a rent supplement unit, however, placement takes longer than for regular O.H.C. public housing units operated by the Hamilton-Wentworth Housing Authority. In 1986, there were 439 rent supplement units in Hamilton-Wentworth.

d) Non-Profit and Co-operative Housing

In the Hamilton-Wentworth Region, there were 2,943 Private Non-Profit and 710 Co-operative housing units in 1986. The subsidized units are monitored by the Ministry of Housing under the Community Sponsored Housing Programme. Twenty-five percent of units in these developments may be government subsidized, while the remaining units are rented at regular rates established by each development (Table 8).

TABLE 7

RENT-GEARED-TO-INCOME SCALES FOR SOCIAL ASSISTANCE TENANTS

JANUARY 1, 1986

<u>General Welfare Assistance</u>		<u>Family Benefits Assistance</u>		<u>GAINS-D Allowance</u>	
<u>Family Size</u>	<u>Fully Serviced Scale</u>	<u>Family Size</u>	<u>Fully Serviced Scale</u>	<u>Family Size</u>	<u>Fully Serviced Scale</u>
1	56	1	79	1	79
2	117	2	142	2	148
3	141	3	165	3	171
4	158	4	186	4	192
5	176	5	206	5	212
6	193	6	227	6	233
7	211	7	247	7	253
8	228	8	268	8	274
9	246	9	288	9	294
10	263	10	309	10	312
11	281	11	329	11	326
12	298	12	350	12	341

Note: - "Fully serviced" accommodation includes the provision of heat, water, hot water, stove and refrigerator. Where services differ, add or subtract the appropriate charges and allowances for the particular project.

- The minimum rent is \$28.00 a month.

Although the majority of Non-Profit and Co-operative housing units are not government subsidized, as they do not operate on a profit basis, rents are often lower than those of private market units. Tenants pay rent based upon their actual incomes and the Provincial and Federal Governments pay the difference between the rent charged by the development and the rent paid by the tenants.

TABLE 8

NON-PROFIT AND CO-OPERATIVE HOUSING RENTAL RANGE

<u>Non-Subsidized</u>	<u>Average Rental Range</u>	
	<u>Month</u>	<u>Year</u>
2 bedrooms	\$309 - 435	\$3,708 - 5,220
3 bedrooms	343 - 520	4,116 - 6,240

Subsidized

2 - 3 bedrooms - rent-geared-to-income

e) Limited Divided Housing

Limited dividend housing is generally much less expensive than market value rentals as developers agree to limit profits in exchange for lower financing costs provided by Canada Mortgage and Housing Corporation.

There were 1,283 limited dividend units available in the Hamilton-Wentworth Region in 1986.

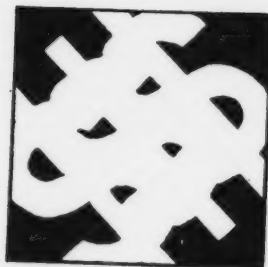
The costs of this form of accommodation varies due to differences in financing and operating costs, varying land costs and differences in properties (costs are lower in buildings erected earlier). There are also income limits on residences. In newer buildings rents are, at maximum, 25 percent of gross income. Table 9 represents average rental costs only. Costs vary depending on size, location, and services provided in the unit.

TABLE 9

AVERAGE LIMITED DIVIDEND HOUSING RENTAL COST

<u>Townhouse Unit</u>	<u>Average Rental Cost</u>	
	<u>Month</u>	<u>Year</u>
2 bedrooms	\$295.75	\$3,549.00
3 bedrooms	337.00	4,044.00
<u>Apartment Units</u>		
1 bedroom	269.33	3,231.96
2 bedrooms	291.50	3,498.00
3 bedrooms	352.40	4,228.80

UTILITIES AND FUEL



iii) Utilities and Fuel

Quantities of gas and electricity for cooking, water, heating, lighting and operating household appliances were supplied by utility companies. However, it must be stressed that the figures shown represent average consumption levels only, since there is no accurate means available by which to develop quantity standards based on family size. Thus, the quantity standards shown, by family size, and the resulting costs, are intended as general guides. Variations in actual amounts used by individual families can be expected.

a) Natural Gas

The cost for natural gas (Table 10ii) represents average cost and consumption only. The values are based upon the costs listed in Table 10i.

TABLE 10i

NATURAL GAS COSTS BY CONSUMPTION RATES

- 1) 20.7442 cents for the first 1400 m³ (cubic metres)
- 2) 18.0311 cents for the next 4600 m³
- 3) 17.3153 cents for the next 124,000 m³
- 4) 17.1402 cents for the next 270,000 m³
- 5) 16.8163 cents for all quantities over 400,000 m³

There is a minimum monthly charge of \$6.25.

TABLE 10ii

ESTIMATED NATURAL GAS COSTS FOR HOME USAGE

	<u>Number of Persons in Family</u>				<u>5+ for Each Additional Person Add:</u> 108
	<u>1</u> 272	<u>2</u> 380	<u>3</u> 488	<u>4</u> 596	
<u>Cooking only</u> (m ³):					
Year (\$)	56.42	78.83	101.23	123.64	22.40
Month (\$)	4.70	6.57	8.44	10.30	1.87
Week (\$)	1.08	1.51	1.94	2.37	0.43
<u>Water Heating only</u> (m ³):	340	476	612	748	136
Year (\$)	70.53	98.74	126.95	155.17	28.21
Month (\$)	5.88	8.23	10.58	12.93	2.35
Week (\$)	1.35	1.90	2.44	2.98	0.54
<u>Water Heater Rental</u> (\$ month) (40 gallon tank)	3.35	3.35	3.35	3.35	----
<u>Cooking and Water</u>					
<u>Heating only</u> (m ³)	612	856	1100	1344	244
Year (\$)	126.95	177.57	228.19	278.80	50.62
Month (\$)	10.58	14.80	19.01	23.23	4.22
Week (\$)	2.44	3.41	4.38	5.35	0.97
<u>Water Heating and Home Heating only</u> (m ³)	4123	4259	5395	4531	136
Year (\$)	781.41	805.93	830.45	854.97	28.21
Month (\$) (equal billing)	65.12	67.16	69.20	71.25	2.35
Week (\$)	15.00	15.47	15.95	16.42	0.54

b) Home Heating

The home heat standard represents the average cost of heating a home by gas or oil. The standard for oil represents the average cost of heating: (a) an older house, 1,000 sq. ft., using 3,182 to 3,637 litres of oil; and (b) a new free-standing bungalow, 1,000 sq. ft., using 4,091 to 4,546 litres of oil. The allocation of 3,650 litres of oil is equivalent to 3,783 m³ (cubic metres) of natural gas. The figures for home heating oil are based on a cost of \$0.314 a litre, while the figures for natural gas are based on the costs illustrated in Table 10i. Table 11 shows the costs to heat a standard home with oil and gas.

TABLE 11

ESTIMATED HOME HEATING COSTS

	<u>Year</u>	<u>Month</u>	<u>Week</u>
Oil	1,146.10	95.51	22.01
Gas	733.62	61.14	14.09

c) Water

In Hamilton-Wentworth some homes pay their water bill according to their water meter (by consumption) while unmetered homes pay according to the assessed value of the home. Table 12 represents average cost calculations for both metered and unmetered homes and applies generally to a six room house with one basin, or bath, one toilet, one kitchen sink and one pair of laundry

tubs; using a standard of 152.4 m³ (cubic metres) every 3 months. Current prices are:

- 1) \$5.57 for the first 14 m³ (cubic metres)
- 2) \$0.2575 for every cubic metre (m³) thereafter
- 3) 115 percent sewage charge per filling period

TABLE 12

ESTIMATED COST OF WATER

<u>Year</u>	<u>Month</u>	<u>Week</u>
354.36	29.53	6.80

d) Electricity

Costs of electrical energy can vary greatly from household to household depending again upon such factors as family size, consumption and personal preferences. The estimates shown in Table 13 represent averages and distinguish between families with owned and with rented water heaters. Current prices are:

- 1) \$0.079 for the first 500 kW.h every 2 months
- 2) \$0.0448 for all additional kilowatt hours (kW.h) every 2 months

The minimum charge for a two month period is \$9.00.

TABLE 13
ESTIMATED ELECTRICITY COSTS

	<u>Number of Persons in Family</u>				<u>\$+ for Each Additional Person Add: 500</u>
	<u>1</u> 3000	<u>2</u> 3500	<u>3</u> 4000	<u>4</u> 4500	
<u>Baseload¹ (kW.h)</u>					
Year (\$)	237.00	259.44	281.76	304.20	39.48
Month (\$)	19.75	21.62	23.48	25.35	3.29
Week (\$)	4.55	4.98	5.41	5.84	0.77
<u>Baseload and Cooking (kW.h)</u>					
Year (\$)	263.88	299.76	335.52	371.40	63.24
Month (\$)	21.99	24.98	27.96	30.95	5.27
Week (\$)	5.07	5.76	6.44	7.13	1.21
<u>Baseload, Cooking Water Heating (Customer Owned)²</u>					
Year (\$)	496.80	532.68	568.56	604.32	---
Month (\$)	41.40	44.39	47.38	50.36	----
Week (\$)	9.54	10.23	10.92	11.60	----
<u>Baseload, Cooking Water Heating Rental³ (40 gallon tank)</u>					
Year (\$)	520.80	556.68	592.56	628.32	---
Month (\$)	43.40	46.39	49.38	52.36	----
Week (\$)	10.00	10.69	11.38	12.06	----

Notes ¹ Costs for lighting and operating household appliances - radio, television, iron and other small appliances. Electrical costs assume that baseload will be consumed first.

² Figures based on an approximated flat rate of \$19.37 per month.

³ There is a \$2.00 per month fee for the rental of a 40 gallon (151.4 litre) tank and a \$2.50 per month fee for a 60 gallon (227.1 l) tank.

HOME FURNISHINGS AND EQUIPMENT



iv) Homefurnishings and Equipment

Homefurnishings, like clothing, is an area of spending for which no objective standards exist. Yet, comfortable homefurnishings can make an important contribution to family well-being.

The standard for homefurnishings and equipment was developed through three sources: studies of family expenditures and possessions, examination of other budget standards and the inclusion of reasonable family requirements. Governing factors in the selection of items to be priced were modest cost and durability.

The budget for homefurnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, average costs shown do not necessarily represent actual expenditures per year, but rather, budget allocations - or savings - required to maintain basic inventories of furnishings and equipment.

Many families today purchase major homefurnishings on instalment plans, or through some other form of credit. The costs shown represent annual allocations for each purchases of all items. With the use of credit, costs would be considerably higher.

The budget includes costs for living room and bedroom furniture, chests for storage of personal belongings, household linens in sufficient quantity to permit regular changes and kitchen equipment and appliances. The cost of a

refrigerator and stove is assumed to be included in rent. Homefurnishings having the prime function of recreation (eg. radio, television) have been included in Section II, ix - Recreation.

The costs of maintaining an adequate inventory of homefurnishings and equipment are shown in Table 14, by family size.

TABLE 14

AVERAGE COST OF HOMEFURNISHINGS AND EQUIPMENT

<u>Size</u>	<u>Families</u>		<u>Replacement Costs</u>		
	<u>Adults</u>	<u>Children</u>	<u>Year</u>	<u>Month</u>	<u>Week</u>
1	1	0	590.59	49.22	11.34
2	2	0	656.12	54.68	12.60
2	1	1	690.71	57.56	13.26
3	2	1	756.21	63.02	14.52
3	1	2	788.21	65.68	15.13
4	2	2	853.87	71.16	16.40
4	1	3	849.41	70.78	16.31
5	2	3	915.64	76.30	17.58
6	2	4	977.62	81.47	18.77
7	2	5	1041.60	86.80	20.00
8	2	6	1107.23	92.27	21.26

<u>Size</u>	<u>Seniors</u>				
	<u>Adults</u>	<u>Children</u>	<u>Year</u>	<u>Month</u>	<u>Week</u>
1	1	0	565.28	47.11	10.63
2	2	0	645.22	54.02	12.45

Unit costs, as well as annual replacement rates, required to maintain adequate inventories of homefurnishings and equipment are shown in detail in Table 15 for families of specified sizes and types. The replacement rates shown reflect the expected durability of various articles. Thus, an item lasting five years is shown as 1/5.

TABLE 15

HOME FURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	QUALITY STANDARDS										ANNUAL BUDGET COSTS													
	One Person			Two Persons			Three			Four			One Person			Two Persons			Three			Four		
	Family			Family			Family			Person			Family			Family			Person			Family		
	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	Seniors	
Living Room and Dining Area																								
Sofa Bed/Bed																								
Chesterfield	1/15	1/15	1/15	1/15	1/15	1/15	1/10	1/10	1/10	1/10	1/10	1/10	34.40	34.40	34.40	34.40	34.40	51.59	51.59	51.59	34.40	34.40	34.40	515.94
Stuffed Chair	1/20	1/15	1/15	1/10	2/15	1/10	1/10	1/10	1/10	1/10	1/10	1/10	15.65	20.86	31.30	31.30	41.73	31.30	31.30	31.30	31.30	31.30	31.30	312.96
Reclining Chair	1/20	1/15	1/15	1/10	2/15	1/10	1/10	1/10	1/10	1/10	1/10	1/10	16.16	21.55	32.33	32.33	43.11	32.33	32.33	32.33	32.33	32.33	32.33	323.29
Footstool																								
(Hassock)	1/20	1/15	1/15	1/10	2/15	1/10	1/10	1/10	1/10	1/10	1/10	1/10	2.76	3.68	5.51	7.35	5.51	5.51	5.51	5.51	5.51	5.51	5.51	55.14
Wall Unit/Shelves	1/20	1/20	1/20	1/20	1/20	1/20	1/10	1/10	1/10	1/10	1/10	1/10	12.89	12.89	12.89	12.89	12.89	25.78	25.78	25.78	25.78	25.78	25.78	257.75
Coffee Table	1/20	1/15	1/15	1/20	1/15	1/10	1/10	1/10	1/10	1/10	1/10	1/10	9.19	12.25	9.19	12.25	12.25	18.37	18.37	18.37	18.37	18.37	18.37	183.70
End Tables (2)	1/10	1/15	1/15	1/10	1/15	1/15	1/5	1/5	1/5	1/5	1/5	1/5	31.45	20.97	31.45	20.97	20.97	62.90	62.90	62.90	62.90	62.90	62.90	314.49
Table Lamps (2)	1/10	1/15	1/15	1/10	1/15	1/15	1/4	1/4	1/4	1/8	1/8	1/8	8.63	5.76	8.63	5.76	5.76	21.58	21.58	21.58	10.79	10.79	10.79	86.33
Floor or Pole Lamp																								
Floor Covering/ Rug 9' x 12'	1/10	1/15	1/15	1/10	1/15	1/15	1/5	1/5	1/5	1/5	1/5	1/5	8.41	5.60	8.41	5.60	5.60	16.81	16.81	16.81	16.81	16.81	16.81	84.06
Window Coverings/ Draperies	1/15	1/15	1/15	1/15	1/15	1/15	1/5	1/5	1/5	1/5	1/5	1/10	18.16	18.16	18.16	18.16	18.16	54.47	54.47	54.47	27.24	27.24	27.24	272.37
Dining Table & Chairs (4)	1/20	1/20	1/20	1/20	1/20	1/20	1/10	1/10	1/10	1/15	1/15	1/15	20.99	20.99	20.99	20.99	20.99	41.99	41.99	41.99	27.99	27.99	27.99	419.96
Sheer Curtains	1/5	1/15	1/15	1/5	1/15	1/15	1/2	1/2	1/2	1/5	1/5	1/5	6.16	2.05	6.16	2.05	2.05	6.16	6.16	6.16	15.40	15.40	15.40	30.80
Kitchen Equipment and Tableware																								
Pots & Pan (7pc)	1/10	1/15	1/15	1/10	1/15	1/15	1/7	1/7	1/7	1/7	1/7	1/7	10.76	7.17	10.76	7.17	7.17	15.37	15.37	15.37	15.37	15.37	15.37	107.62
Small Utensils	1/5	1/10	1/10	1/5	1/10	1/10	1/3	1/3	1/3	1/4	1/4	1/4	31.72	15.86	31.72	15.86	15.86	52.87	52.87	52.87	39.65	39.65	39.65	158.60
Flatware & Glassware (5 pc)	1/12	1/12	1/12	1/6	1/6	1/6	1/2	1/2	1/2	1/3	1/3	1/3	4.20	4.20	4.20	4.20	4.20	16.81	16.81	16.81	25.22	25.22	25.22	50.43
Dinnerware (20pc)	1/10	1/10	1/10	1/10	1/10	1/10	1/3	1/3	1/3	1/5	1/5	1/5	5.10	5.10	5.10	5.10	5.10	17.01	17.01	17.01	10.21	10.21	10.21	56.03
Window Covering/ Curtains	1/5	1/10	1/10	1/5	1/10	1/10	1/2	1/2	1/2	1/4	1/4	1/4	6.73	3.36	6.73	3.36	3.36	8.41	8.41	8.41	16.82	16.82	16.82	33.63

TABLE 15 (cont'd)

Item		QUALITY STANDARDS						ANNUAL BUDGET COSTS					
		One Person		Two Persons		Three		One Person		Two Persons		Three	
		Family	Seniors	Family	Seniors	Person	Family	Family	Seniors	Family	Seniors	Person	Family
Appliances & Related Equipment													
Toaster	1/12	1/15	1/15	1/12	1/15	1/10	1/12	2.68	2.14	2.68	2.14	3.12	2.68
Hand Food Mixer	1/10	1/15	1/15	1/10	1/15	1/8	1/10	2.88	1.92	2.88	1.92	3.60	2.68
Electric Kettle	1/10	1/15	1/15	1/10	1/15	1/18	1/10	2.38	1.59	2.38	1.59	2.38	2.98
Blender	1/10	1/15	1/15	1/10	1/15	1/8	1/10	5.77	3.85	5.77	3.85	7.21	5.77
Electric Fry Pan	1/10	1/15	1/15	1/10	1/15	1/8	1/10	4.55	3.03	4.55	3.03	5.69	4.55
Electric Iron	1/15	1/15	1/15	1/15	1/15	1/6	1/10	2.72	2.72	2.72	2.72	6.81	4.08
Electric Range*	1/15	1/15	1/15	1/15	1/15	1/15	1/15	(42.94)	(42.94)	(42.94)	(42.94)	(42.94)	(42.94)
Refrigerator*	1/15	1/15	1/15	1/15	1/15	1/15	1/15	(60.37)	(60.37)	(60.37)	(60.37)	(60.37)	(60.37)
Washing Machine	1/15	1/15	1/15	1/15	1/15	1/10	1/10	41.90	41.90	41.90	41.90	62.85	62.85
Dryer	1/15	1/15	1/15	1/15	1/15	1/10	1/12	30.24	30.24	30.24	30.24	45.37	37.81
Sewing Machine and Case	1/25	1/20	1/20	1/25	1/20	1/20	1/25	12.43	15.54	12.43	15.54	15.54	12.43
Fire Extinguisher	1/20	1/3	1/3	1/20	1/3	1/20	1/20	1.28	8.54	1.28	8.54	1.28	1.28
Vacuum Cleaner	1/15	1/15	1/15	1/15	1/15	1/12	1/15	15.59	15.59	15.59	15.59	19.49	15.59
Heater/Fan	-	1/15	1/15	-	1/15	-	-	-	2.97	-	2.97	-	-
Ironing Board and Pad	1/20	1/15	1/15	1/20	1/15	1/10	1/17	2.29	3.06	2.29	3.06	4.59	2.70
Bathroom Accessories													
Laundry Hamper	1/15	1/15	1/15	1/15	1/15	1/10	1/12	3.11	3.11	3.11	3.11	4.67	3.89
Bathroom Scale	1/15	1/15	1/15	1/15	1/15	1/10	1/12	1.56	1.56	1.56	1.56	2.34	1.95
Towel Bars (2)	1/20	1/20	1/20	1/20	1/20	1/20	1/20	0.62	0.62	0.62	0.62	0.62	0.62
Spacesaver	1/20	1/20	1/20	1/20	1/20	1/20	1/20	1.59	1.59	1.59	1.59	1.59	1.59
Shelf Unit	1/20	1/20	1/20	1/20	1/20	1/20	1/20	1.11	1.11	1.11	1.11	1.11	1.11
Wooden Drying Rack	1/20	1/20	1/20	1/20	1/20	1/20	1/20	1.32	1.32	1.32	1.32	2.64	2.64
Waste Basket	1/10	1/10	1/10	1/10	1/10	1/5	1/5	0.58	0.58	0.58	0.58	1.15	1.15
Portable Soap Dish	1/10	1/15	1/15	1/10	1/15	1/5	1/5	0.60	0.60	0.60	0.60	1.20	1.20
Toilet Brush and Stand	1/10	1/15	1/15	1/10	1/15	1/5	1/5	0.60	0.60	0.60	0.60	1.20	1.20

* Budget costs for a refrigerator and stove are provided - only as a reference, and are not included as part of the average costs illustrated in Table 14.

TABLE 15 (cont'd)

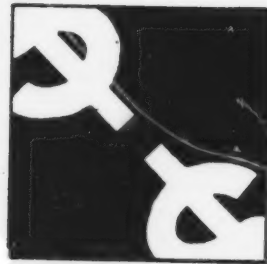
Item	QUALITY STANDARDS						ANNUAL BUDGET COSTS						Unit Cost				
	One Person		Two Persons		Three		One Person		Two Persons		Three			Four			
	Family	Seniors	Family	Seniors	Family	Person	Family	Seniors	Family	Seniors	Family	Person		Family	Person		
Household Linens																	
Pillows	1/10	1/10	1/5	1/5	4/5	2/5	2.23	2.23	4.46	4.46	8.92	17.83	17.83	22.25			
Pillow Cases, pair	1/4	1/5	1/2	2/5	2	1	3.28	2.62	6.56	5.25	26.24	13.12	13.12	13.12			
Bath Towels (2)	1/6	1/5	1/3	2/5	4/3	2/3	3.95	4.74	7.90	9.48	31.53	15.81	15.81	23.71			
Hand Towels (2)	1/6	1/5	1/3	2/5	4/3	2/3	2.58	3.10	5.17	6.20	20.62	10.23	10.23	15.51			
Washcloths (2)	1/6	1/5	1/3	2/5	4/3	2/3	1.58	1.90	3.17	3.80	12.69	6.34	6.34	9.52			
Shower Curtains	1/10	1/10	1/10	1/10	1/5	1/5	2.74	2.74	2.74	2.74	5.48	5.48	5.48	27.40			
Window Coverings																	
- Curtains	1/10	1/10	1/10	1/10	1/5	1/5	4.42	4.42	4.42	4.42	8.85	8.85	8.85	44.25			
Rubber Tub Mat	1/10	1/10	1/10	1/10	1	1/5	0.97	0.97	0.97	0.97	9.74	1.94	1.94	9.74			
Bath Mats	1/10	1/10	1/10	1/10	1	1/5	2.42	2.42	2.42	2.42	24.17	4.83	4.83	24.17			
Tea Towels (6)	1/4	1/5	1/2	2/5	2	1	3.03	2.42	6.06	4.85	24.26	12.13	12.13	24.17			
Dish Cloths (6)	1/4	1/5	1/2	2/5	2	1	1.16	0.92	2.32	1.85	9.28	4.64	4.64	4.64			
Table Cloths	1/10	1/5	1/10	2/5	1	1/5	2.05	4.08	2.04	8.17	20.44	4.08	4.08	20.44			
Table Protector	1/10	1/5	1/10	1/5	1	1/5	1.17	2.33	1.17	2.33	11.69	2.33	2.33	11.69			
Place Mats (6)	1/10	1/5	1/10	2/5	1	1/5	1.46	2.92	1.46	5.82	14.56	2.92	2.92	14.56			
Table Napkins	1/10	1/5	1/10	2/5	1	1/5	1.40	2.80	1.40	5.59	13.98	2.80	2.80	13.98			
Oven Mitts/Pot Holders	1/10	1/5	1/10	1/5	1/5	1/5	0.49	0.98	0.49	0.98	0.98	0.98	0.98	4.93			
Adult Bedroom																	
Double Metal Frame/Head Board	1/20	1/20	1/20	1/20	1/20	1/20	8.95	8.95	8.95	8.95	8.95	8.95	8.95	178.96			
Box Spring and Mattress	1/15	1/15	1/15	1/15	1/15	1/15	35.22	35.22	35.22	35.22	35.22	35.22	35.22	528.31			
Triple Dresser	1/20	1/20	1/20	1/20	1/20	1/20	24.22	24.22	24.22	24.22	24.22	24.22	24.22	484.49			
Night Tables (2)	1/20	1/20	1/20	1/20	1/20	1/20	17.65	17.65	17.65	17.65	17.65	17.65	17.65	352.96			
Table Lamps (2)	1/15	1/15	1/15	1/15	1/10	1/15	5.61	5.61	5.61	5.61	8.42	5.61	5.61	84.17			
Framed Mirror	1/20	1/20	1/10	1/20	1/10	1/10	8.93	8.93	17.85	8.93	17.85	17.85	17.85	178.52			
Bench or Chest	1/20	1/20	1/20	1/20	1/20	1/20	17.31	17.31	17.31	17.31	17.31	17.31	17.31	346.16			
Area Rug	1/15	1/15	1/15	1/15	1/5	1/10	11.65	11.65	11.65	11.65	34.94	17.47	17.47	174.70			
Mattress Pad																	
- double	1/10	1/10	1/10	1/10	1/5	1/5	2.90	2.90	2.90	2.90	5.80	5.80	5.80	28.99			
Sheets pair																	
- double	1/2	1/5	1/2	2/5	1/2	1/2	12.23	4.89	12.23	9.78	12.23	12.23	12.23	24.55			

TABLE 15 (cont'd)

Item	QUALITY STANDARDS						ANNUAL BUDGET COSTS					
	One Person		Two Persons		Three Person		One Person		Two Persons		Three Person	
	Family	Seniors	Family	Seniors	Family	Person	Family	Seniors	Family	Seniors	Family	Person
Adult Bedroom (cont'd)												Unit Cos
Blankets: (double)												
Lightweight	1/10	1/10	1/10	1/10	1/10	1/10	2.02	2.02	2.02	2.02	2.02	2.20
Thermal	1/10	1/10	1/10	1/10	1/10	1/10	4.42	4.42	4.42	4.42	4.42	4.42
Quilted Bed-spread (double)	1/10	1/10	1/10	1/10	1/10	1/10	5.29	5.29	5.29	5.29	5.29	52.91
Window Coverings/Draperies	1/15	1/15	1/15	1/15	1/10	1/15	5.83	5.83	5.83	5.83	8.75	87.47
Sheer Curtains	1/5	1/15	1/5	1/15	1/2	1/5	6.16	2.05	6.16	2.05	15.40	30.80
Children's Bedroom												
	1	2	3	4	5	6	1	2	3	4	5	6
Single Metal Frame/Head Board/Box Spring and Mattress	1/15	1/8	2/13	3/16	1/4	2/9	26.43	49.56	60.99	74.33	99.11	88.10
Double Dresser	1/20	1/10	1/8	3/20	1/5	1/6	10.30	20.59	25.74	30.89	41.19	34.32
Desk - 18" x 36"	1/20	1/9	1/7	1/6	1/4	3/14	7.11	15.80	20.31	23.69	35.54	30.46
Night Table	1/20	1/10	1/8	3/20	1/5	1/6	5.17	10.33	12.92	15.50	20.67	17.22
Desk Lamp	1/15	1/10	1/8	3/20	1/5	1/6	1.57	2.35	2.94	3.52	4.70	3.91
Chromed Desk Chair	1/15	1/9	1/7	1/6	1/4	3/14	1.88	3.14	4.04	4.71	6.05	7.06
Area Rug (small rugs) (2)	1/20	1/10	2/15	1/6	1/4	2/9	3.32	6.63	8.84	11.05	16.58	14.73
Mattress Pad (twin)	1/10	1/5	1/5	1/5	1/5	1/5	2.35	4.70	4.70	4.70	4.70	4.70
Sheets Pair (twin)	1/2	1	3/2	2	3	5/2	9.18	18.36	27.54	36.72	55.08	45.90
Blankets: (twin)												
Lightweight	1/5	1/3	1/2	2/3	1	5/6	3.32	5.53	8.30	11.06	16.59	13.82
Thermal	1/5	1/3	1/2	2/3	1	5/6	6.78	11.29	16.94	22.59	33.88	28.23
Quilted Bed-spread (twin)	1/5	1/3	1/2	2/3	1	5/6	3.32	5.53	8.30	11.06	16.59	13.82
Window Coverings/Draperies	1/15	1/8	2/13	3/16	1/4	2/9	5.83	10.93	13.46	16.40	21.87	19.44
Sheers	1/5	1/3	3/7	1/2	2/3	2/3	6.16	10.27	13.20	15.40	20.53	17.11

v

HOUSEHOLD OPERATION



v) Household Operation

Amounts required for all items, used for household operation, were developed in Toronto through the analysis of budget standards. Studies concerned with family consumption and expenditure were also consulted in determining appropriate quantity requirements.

All households have been allocated a washer and a dryer in the homefurnishings section since they are less costly than launderette services. Table 16 illustrates average household operation costs for families size one to ten while Table 17 lists standards and summary costs.

TABLE 16: AVERAGE HOUSEHOLD OPERATION COSTS

Family Size	Year		Month		Week	
	Name		Name		Name	
	Brand	No Name	Brand	No Name	Brand	No Name
1 person	146.01	102.16	12.17	8.51	2.80	1.96
2 persons	262.67	206.83	21.89	17.24	5.04	3.97
3 persons	317.52	247.20	26.46	20.60	6.10	4.75
4 persons	389.64	306.28	32.47	25.52	7.48	5.88
5 persons	411.35	326.83	34.28	27.24	7.90	6.28
6 persons	448.07	358.78	37.34	29.90	8.60	6.89
7 persons	491.50	396.36	40.96	33.03	9.44	7.61
8 persons	534.94	433.95	44.58	36.16	10.27	8.33
9 persons	578.28	471.53	48.19	39.29	11.10	9.05
10 persons	621.71	509.11	51.81	42.43	11.94	9.78

TABLE 17

HOUSEHOLD OPERATION STANDARDS AND SUMMARY COSTS

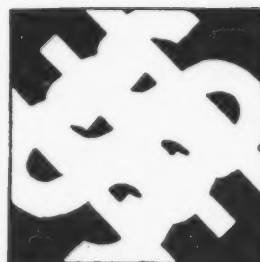
HOUSEHOLD OPERATION STANDARDS AND SUMMARY COSTS																
Annual Quantity Standard (# of persons)		Annual Budget Costs (# of persons)														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	Unit Cost
		NB*	NN*	NB	NN	NB	NN	NB	NN	NB	NN	NB	NN	NB	NN	NB
<u>Laundry, Cleaning and Maintenance Supplies</u>																
<u>Detergent:</u>																
Powder (2.4 kg)	4 9	12	14	14	16	22.36	14.50	50.31	32.62	67.08	43.49	78.26	50.74	78.26	50.74	57.98
<u>Detergent:</u>																
Liquid (1L)	4 8	10	12	13	17	15.00	9.83	30.00	19.68	37.50	24.60	45.00	29.52	48.75	31.98	41.82
<u>Starch,</u>																
Spray (567 g)	1 2	3	4	4	5	2.15	1.65	4.30	3.30	6.45	4.95	8.60	6.60	10.75	8.25	2.15
<u>Bleach</u>																
(3.6L)	2 4	5	6	6	7	4.58	2.90	8.76	5.80	10.95	7.25	13.14	8.70	15.33	10.15	2.19
<u>Scouring</u>																
Powder (400 g)	7 15	16	17	18	22	6.93	5.53	14.95	11.85	15.84	12.64	16.83	13.43	17.82	14.22	17.38
<u>Scouring</u>																
Pads (box of 3)	3 6	7	9	10	12	3.27	3.27	6.54	6.54	7.63	7.63	9.81	9.81	10.90	13.08	1.09
<u>Floor Wax</u>																
(750 ml)	2 3	3	4	4	5	11.60	11.60	17.40	17.40	17.40	17.40	23.20	23.20	23.20	29.00	5.80
<u>Light Bulbs</u>																
(2 x 60w)	10 12	13	18	19	24	17.90	15.00	21.48	18.00	23.27	19.50	32.22	27.00	34.01	28.50	36.00
<u>Other**</u>																
-----25% of above-----																
<u>Paper Supplies</u>																
<u>Serviettes</u>																
(box of 240)	3 4	4	5	5	9	8.25	6.87	11.00	9.16	11.00	9.16	13.75	11.45	13.75	20.61	2.75
<u>Toilet Paper</u>																
(400 sheet roll, 4 per package)	15 15	19	24	28	42	18.32	9.96	34.35	18.68	43.51	23.66	54.96	29.88	64.12	34.86	52.39
<u>Paper Towels</u>																
(pkg of 2 x 60 x 2ply)	3 5	6	7	7	8	4.65	3.51	7.75	5.85	9.30	7.02	10.85	8.19	10.85	12.40	1.55
<u>Other ***</u>																
-----33% of above-----																

* NB - Name Brand; NN - No Name

** Includes cleaning equipment, tools, mending supplies, etc.

*** Includes wrens, fails, etc.

CLOTHING



vi) Clothing

a) Standards

Unlike the standards for food, items that are based on scientific nutritional standards, there are no objective standards available by which to identify clothing requirements. Instead, the clothing standards illustrated in the Guide reflect those developed by two clothing committees in Toronto.

The committees' basic objectives in the development of standards for clothing were low cost, durability and consistency with popular clothing trends. In addition, major considerations were made in respect to:

- 1) Hygiene requirements - A sufficient supply of clothing must exist so as to maintain personal cleanliness, assuming over half a laundry load per person weekly. (For families with two or more children, this is the equivalent of laundry done twice weekly.)
- 2) Growth needs - Sufficient clothing is provided for young children and teenagers to maintain a reasonable fit.
- 3) Social acceptability - Clothing requirements are largely socially determined. Therefore, judgements were made with recognition of special clothing needs - such as teenagers, for whom clothing is important socially, and for employed persons. The clothing requirements for employed women assume a clerical position or other job where regular dress is allowed.

b) Costs

The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement items (Table 18). The annual replacement rates of clothing and the basic stocks are illustrated in Tables 19 - 20 for specified age and sex groups and by employment status. Standards and costs for dry cleaning and shoe repairs are shown in Tables 21 and 22 respectively. Laundry costs, covering both clothing and household supplies, are included in Section II v - Household Operations.

In addition to regular clothing budgets, provisions are made for special clothing and related needs for pregnant mothers and for infants. As costs for maternity clothes and for infants' outfits are non-recurring, they have been separately identified. Standards and unit costs for infant needs are listed in Table 19 while standards and costs for maternity clothes are listed in Table 20.

The average clothing costs shown in Table 18 were updated, in June 1986, by applying Statistics Canada's Consumer Price Index (C.P.I.) to the average clothing costs found in the Guide for Family Budgeting in Hamilton-Wentworth (1982). **NOTE:** The unit costs illustrated in Table 19 are based on modestly priced clothing items found in three major Hamilton department stores, and do not correlate with the values in Table 18. Since there are many clothing stores in Hamilton-Wentworth, and great variations exists in clothing styles and costs, it is virtually impossible to determine sufficiently accurate unit

cost levels on which to base annual averages, thus C.P.I. values were used. However, as budgeting tools, it is felt that the unit costs displayed in Table 19 and 20 provide adequate and reasonable cost estimates for individual clothing items.

TABLE 18:

PURCHASING AND SERVICING OF CLOTHES: AVERAGE COSTS*

<u>Sex and Employment Status</u>	<u>Year (\$)</u>	<u>Month (\$)</u>	<u>Week (\$)</u>
<u>Infant**</u>			
Birth to 5 months	670.33	55.86	12.87
6 months - 1 year	337.70	28.14	6.48
<u>Boy</u>			
1	173.14	14.43	3.32
2 - 3	227.34	18.95	4.37
4 - 6	228.43	19.04	4.39
7 - 11	251.82	20.99	4.84
12 - 14	298.52	24.88	5.73
15 - 18	349.73	29.14	6.72
<u>Girl</u>			
1	173.14	14.43	3.32
2 - 3	227.34	18.95	4.37
4 - 6	244.87	20.41	4.70
7 - 11	304.83	25.40	5.85
12 - 14	427.41	35.62	8.21
15 - 18	597.85	49.82	11.48
<u>Man</u>			
Blue collar	504.23	42.02	9.68
White collar	541.36	45.11	10.39
Elderly	385.71	32.14	7.41
<u>Woman</u>			
Employed	610.52	50.88	11.72
Homemaker	481.77	40.15	9.25
Elderly	412.36	34.36	7.92
Maternity**	262.47	21.87	5.04

* Costs are based on Consumer Price Index (C.P.I.) figures and not on the unit costs illustrated in Tables 19 and 20.

** For subsequent pregnancies and infants, only 25 percent of the respective amounts shown would need to be reallocated.

TABLE 19

CLOTHING STANDARDS: MALESi) Adults

<u>Articles of Clothing</u> (Regular Men's Sizes)	<u>Blue</u> <u>Collar Worker</u>		<u>White</u> <u>Collar Worker</u>		<u>Senior</u>		<u>Unit</u> <u>Cost*</u>
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	
<u>Outerwear</u>							
Coat, winter	1	1/5	1	1/5	1	1/5	125.00
Winter jacket or parka	1	1/5	1	1/5	-	-	73.45
Rain or all-purpose coat	1	1/5	1	1/5	1	1/7	70.15
Light jacket or wind- breaker	1	1/3	1	1/3	1	1/4	42.20
Suit (2 pieces)	1	1/3	2	1/2	1	1/5	159.40
Sports jacket	1	1/3	2	1	2	1/3	93.38
Slacks, dress	1	1/2	3	2	2	1/2	34.25
Slacks, casual	2	1	2	1	2	1	32.00
Work pants	3	2	1	1/2	-	-	25.59
Work shirts	3	2	1	1/2	-	-	23.33
Shirts, dress	2	1	4	2	3	1	22.35
Shirts, casual, long sleeves	3	2	3	2	3	1	24.75
Shirts, casual, short sleeves	1	1	1	1	1	1/2	21.69
Jerseys, T-shirts	1	1	1	1	1	1/2	16.45
Sweaters, cardigan or jacket type	1	1/3	1	1/4	2	1/3	35.35
Sweaters, pullover	2	1	2	1/2	-	-	26.98
Shorts	2	1/3	2	1/3	1	1/5	24.20
Bathing suit	1	1/3	1	1/3	1	1/5	17.57
<u>Undergarments</u>							
T-shirts or vest	3	3	3	2	3	1	6.80
Shorts/briefs	4	2	4	2	4	-	5.30
Drawers, ankle-length	1	1/2	1	1/2	2	-	14.75
Pyjamas	2	2/3	2	2/3	3	2/3	19.55
Bathrobe	1	1/7	1	1/7	1	1/7	36.85
<u>Footwear</u>							
Shoes, dress	1	1/2	2	1	2	1/2	44.25
Shoes, casual	1	1/2	1	1/2	1	1/3	34.30
Snowboots	1	1/2	1	1/3	1	1/5	48.36
Rubbers or rubber boots	1	3/4	1	3/4	1	1/3	18.75
Slippers	1	1/3	1	1/3	1	1/2	20.50
Workboots	1	3/4	-	-	-	-	70.83
Socks, light	4	4	4	6	4	4	5.70
Socks, heavy	3	3	1	1	2	2	4.75

TABLE 19 (cont'd)

CLOTHING STANDARDS: MALESi) Adults

<u>Articles of Clothing</u> (Regular Men's Sizes)	<u>Blue</u>		<u>White</u>		<u>Senior</u>		<u>Unit Cost*</u>
	<u>Collar</u>	<u>Worker</u>	<u>Collar</u>	<u>Worker</u>	<u>Stock</u>	<u>Replace-</u>	
	<u>Stock</u>	<u>ment</u>	<u>Stock</u>	<u>ment</u>	<u>Stock</u>	<u>ment</u>	
<u>Miscellaneous</u>							
Scarf, winter	1	1/3	1	1/3	1	1/4	20.00
Gloves, dress	1	1/3	2	2/3	1	1/3	21.17
Gloves, work	1	1	-	-	-	-	5.67
Mitts	1	1/2	1	1/2	1	1/3	12.50
Belts	2	1/3	2	1/3	1	1/4	11.35
Ties	2	1	4	3	3	1	13.20
Winter Hat	1	1/2	1	1/2	1	1/4	19.30
Umbrella	-	-	-	-	1	1/5	9.49
Suspenders	-	-	-	-	1	1/2	13.00
Handkerchiefs (linen)(6)	-	-	-	-	12	3	5.25

* Unit costs are based on moderately priced clothing items found in major Hamilton department stores. They are provided only as a guide, and are not used in determining the values in Table 18.

TABLE 19 (cont'd)

CLOTHING STANDARDS: MALES

ii) Boys 7 - 18

Articles of Clothing (Boys' Sizes)	7 - 11		12 - 14		15 - 18		Unit Cost
	Stock	Replace- ment	Stock	Replace- ment	Stock	Replace- ment	
<u>Outerwear</u>							
Heavy jacket (winter)	1	1/2	1	1/3	1	1/3	67.25
Snow or Ski Suit	1	1/2	-	-	-	-	55.73
Ski pants	-	-	1	1/2	1	1/2	24.00
Light jacket (summer)	1	1/2	1	1/2	1	1/3	37.33
Raincoat	1	1/4	1	1/4	1	1/4	19.98
Suit (jacket & pants)	-	-	1	1/2	1	1/2	77.25
Sports jacket or blazer	1	1/2	1	1/2	1	1/2	45.00
Slacks, dress	1	1	1	1	1	1	30.00
Jeans, Denim	3	2	3	3/2	3	3/2	27.46
Slacks, casual, not Denim	1	2/3	1	1/2	1	1/2	27.40
Dress Shirt	2	1	2	1	2	1	17.98
Casual Shirts	4	3	4	3	4	3	17.00
Jerseys (short sleeve t-shirts)	3	2	3	2	3	1	12.50
Pullover sweaters	2	1	2	1	2	1	23.60
Shorts	2	1	2	1	2	1	12.60
Bathing Suit							
<u>Undergarments</u>							
Briefs	5	4	5	4	5	4	4.35
Drawers/Long underwear	1	2/3	1	1/2	1	1/2	12.00
Undershirts	3	2	3	3/2	3	3/2	5.13
<u>Footwear</u>							
Shoes, dress	1	2/3	1	1/2	1	1/2	36.29
Shoes, casual	-	-	1	1	1	1	26.55
Shoes, sneakers or "joggers"	2	1	1	1	1	1	30.75
Rain boots/Rubbers	1	1/2	1	1/2	1	1/2	17.35
Snow Boots	1	2/3	1	1/2	1	1/2	38.45
Slippers	1	1/2	1	1/2	1	1/3	16.00
Socks, light	4	4	4	4	4	4	4.00
Sports socks	4	2	4	2	4	2	5.00
Heavy boot socks	1	1	1	1/2	1	1/2	4.75
<u>Miscellaneous</u>							
Pyjamas	2	2/3	2	1/2	2	1/2	14.40
Bathrobe	1	1/3	1	1/4	1	1/4	23.25
Belt	1	1/3	1	1/4	1	1/4	6.75
Winter Scarf	1	1/2	1	1/2	1	1/2	12.35
Mitts or Gloves	2	4/3	2	1	2	1	6.95
Winter Hat	1	1/2	1	1/2	1	1/2	7.98

TABLE 19 (cont'd)

CLOTHING STANDARDS: MALES

iii) Boys 1 - 6

Articles of Clothing	1		2 - 3		4 - 6		Unit Cost
	Stock	Replacement	Stock	Replacement	Stock	Replacement	
<u>Outerwear</u>							
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2	42.60
Heavy jacket or coat	-	-	-	-	1	1/2	47.29
Light jacket or coat	1	1/2	1	1/2	1	1/2	25.98
Raincoat	-	-	-	-	1	1/3	14.35
Suit (2 pieces, top and pants)	2	1	2	1	1	1/2	25.85
Sports jacket/blazer	-	-	-	-	1	1/2	38.00
Jeans	-	-	3	2	3	2	15.00
Overalls	3	2	-	-	-	-	15.98
Pants/Slacks	-	-	1	1	2	2	14.45
Jerseys (long sleeve T-shirts)	2	4/3	2	3/2	2	4/3	8.50
Jerseys (short sleeve T-shirts)	2	4/3	2	3/2	2	4/3	5.75
Shirts	-	-	1	1	2	2	12.40
Sweater, pullover	1	1	1	1	1	1	12.85
Sweater, cardigan	1	1	1	1	1	1	15.00
Sunsuit	2	1	-	-	-	-	12.00
Shorts	-	-	2	1	2	1	6.17
Bathing suit	-	-	1	1	1	1/2	4.00
<u>Undergarments</u>							
Waterproof pants (6)	3	3	3	1	-	-	5.95
Training pants	4	3	-	-	-	-	1.76
Brief (or training pants)	1	1	4	4	4	3	2.27
Vests/Undershirts	2	1	2	1	2	1	2.88
Drawers/Long underwear	-	-	1	1	1	1	4.82
Sleeper	3	2	3	2	-	-	9.50
Pyjamas	-	-	-	-	3	3/2	11.50
Bathrobe	-	-	-	-	1	1/2	18.00
Disposable Diapers (pkg 48)	1	1	-	-	-	-	11.29
Cloth Diapers (box of 12)	1	1	-	-	-	-	16.40

TABLE 19 (cont'd)

CLOTHING STANDARDS: MALES

iii) Boys 1 - 6

<u>Articles of Clothing</u>	<u>1</u>		<u>2 - 3</u>		<u>4 - 6</u>		<u>Unit Cost</u>
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	
<u>Footwear</u>							
Shoes	1	2	1	2	1	1	14.50
Shoes, Canvas (running)	-	-	1	2	1	1	15.00
Slippers	-	-	1	1	1	1/2	13.39
Overshoes/Snowboots	1	1	1	1	1	1	20.00
Rainboots/Rubbers	-	-	1	1	1	1	13.00
Socks	6	6	6	6	6	6	2.25
<u>Miscellaneous</u>							
Scarf	1	1	1	1/2	1	1	5.00
Mitts	2	1	2	1	2	4/3	7.25
Hat, winter	1	1	1	1	1	1	4.00
Sunhat	1	1	1	1	1	1	4.00
Bib	2	1	1	1	-	-	4.25
Belt	-	-	-	-	1	1/3	6.00

TABLE 19 (cont'd)

CLOTHING STANDARDS: MALESiv) Infants

<u>Item</u>	<u>Purchases from birth to 6 months</u>	<u>Purchases from 6 to 12 months</u>	<u>Unit Cost</u>
<u>Clothing</u>			
Set: Sweater, booties, bonnet	2	-	14.25
Diapers, per dozen	3	1	16.40
Disposable diapers (pkg. 48)	2	2	11.29
Plastic pants (6)	3	3	5.95
Nightgowns	3	-	4.00
Sleepers	3	2	9.58
Shirts	4	4	5.00
Sweater	-	2	9.00
Bunting bag or suit	1	1	18.50
Shoes	1	1	22.00
Bib	3	3	2.35
Socks (3 pairs)	2	3	4.25
<u>Bedding and Linen</u>			
Receiving blanket	3	-	5.75
Lap pad	4	-	3.00
Crib sheet (fitted)	3	1	8.95
Rubber sheet	1	1	9.95
Bath towel (hooded)	2	-)	
Wash cloth	2	2)	7.75
Blanket (crib size)	2	-	8.30
<u>Furniture</u>			
Crib and mattress	1	-	201.00
Toilet chair or seat	-	1	16.50
Bath tub	1	-	8.00
High chair	-	1	60.00
Playpen	1	-	66.67
Carriage or stroller	1	-	95.00
Car seat	-	1	77.00
Snugly	1	-	35.00
<u>Miscellaneous</u>			
Toys	4	4	16.75
Diaper pail	1	-	8.00
Diaper pins (large)	4	4	1.79
Absorbent cotton, box or bag	6	4	1.39
Baby soap (3 bars)	6	6	1.94
Baby oil, bottle	4	3	3.45
Hair brush and comb	-	1	2.19
Powder, large (700 g)	3	3	4.29
Nursing set (35 pieces)	1	-	15.00

TABLE 20

CLOTHING STANDARDS: FEMALESi) Adults

<u>Articles of Clothing</u> (Misses's Sizes)	<u>Employed</u>		<u>Housewife</u>		<u>Senior</u>		<u>Unit Cost*</u>
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	
<u>Outerwear</u>							
Coat, winter	1	1/3	1	1/4	1	1/4	141.07
Jacket, winter	1	1/5	1	1/5	-	-	77.50
Rain or all-purpose coat	1	1/3	1	1/3	1	1/5	78.75
Suit or pantsuit	2	1	1	1/2	1	1/5	91.43
Dresses: Winter-dress	2	1	1	2/3	1	1/3	77.00
Winter-casual	2	1	1	1/2	1	1/2	57.89
Summer-dress	2	1	2	2/3	2	1/2	56.45
Summer-casual	3	1	2	3/2	2	1	36.30
Skirt, summer	1	1/2	1	1/3	1	1/3	27.00
Shirt or jumper, winter	2	1	1	1/2	1	1/3	33.40
Blouse, long sleeve	3	3/2	1	1/2	2	1/3	33.24
Blouse, short sleeve or sleeveless	1	1/2	1	1/3	1	1/5	22.08
Jerseys, summer T-shirts	1	1/2	2	1	1	1/2	14.77
Sweater, pullover	2	1	1	1/2	-	-	27.50
Sweater, cardigan	1	1/2	1	1/2	2	1	29.47
Slacks/J Jeans	2	2/3	3	3/2	2	1/2	30.54
Shorts	1	1/4	2	1/2	1	1/5	17.56
Bathing Suit	1	1/2	1	1/2	1	1/5	24.72
<u>Undergarments</u>							
Panties	6	3	4	2	5	2	5.98
Bras	3	1	2	1	2	1	14.82
Girdles, corsets	1	1	1	1	1	1/2	26.52
Vests	1	1/3	1	1/3	2	1/3	11.67
Full-slip	1	1	1	1/2	1	1/3	17.92
Half-slip	1	1	1	1/2	1	1/3	13.90
Pyjamas/Nightgowns	3	2/3	3	2/3	3	2/3	21.85
Bathrobe, winter	1	1/5	1	1/3	1	1/5	44.67
Bathrobe, summer	1	1/5	1	1/3	1	1/5	43.00
<u>Footwear</u>							
Shoes, dress	2	1	1	1/2	2	1/2	44.75
Shoes, casual (worn with slacks)	1	1/2	1	1	1	1/2	29.89
Shoes, sandals	1	1/2	1	1/2	-	-	25.10
Slippers	1	1/2	1	1/2	1	1/2	21.00
Snowboots	1	1/2	1	1/3	1	1/5	56.10
Rainboots or rubbers	1	1/2	1	1/3	1	1/5	28.75
Socks	2	2	2	2	1	1	4.50
Leotards	1	1/2	1	1/2	-	-	10.67

TABLE 20 (cont'd)

CLOTHING STANDARDS: FEMALES

i) Adults

<u>Articles of Clothing</u> (Misses's Sizes)	<u>Employed</u>		<u>Housewife</u>		<u>Senior</u>		<u>Unit</u> <u>Cost*</u>
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	
<u>Footwear (cont'd)</u>							
Panty Hose (2 pairs)	4	24	2	8	2	8	5.98
Sheer Knee-highs(2 pairs)	2	2	1	1	1	1	2.25
<u>Accessories</u>							
Gloves	1	3/4	1	1/2	1	1/3	12.00
Mitts	1	3/4	1	1/2	1	1/3	12.00
Scarf, winter	1	1/3	1	1/2	1	1/3	12.50
Scarf, light	2	2/3	1	1/2	1	1/3	8.50
Bag	1	1/3	1	1/3	1	1/5	23.07
Hats, winter and summer	1	1	1	2/3	1	1/3	17.40
Umbrella	-	-	-	-	1	1/5	9.49

* Unit costs are based on moderately priced clothing items found in major Hamilton department stores. They are provided only as a guide, and are not used in determining the values in Table 18.

TABLE 20 (cont'd)

CLOTHING STANDARDS: FEMALES

ii) Maternity Clothes

<u>Item</u>	<u>Quantity</u>	<u>Unit Cost</u>
<u>Outerwear</u>		
Dress	1	37.75
Overblouse	2	26.00
Slacks	2	22.40
Jumper	1	42.40
<u>Undergarments</u>		
Maternity panties	3	6.75
Support hose	3	11.33
Maternity bra	2	15.50
Sleeping garments	2	25.15

TABLE 20 (cont'd)

CLOTHING STANDARDS: FEMALES

iii) Girls 7 - 18

Articles of Clothing (Girls' Sizes)	7 - 11		12 - 14		15 - 18		Unit Cost
	Stock	Replace- ment	Stock	Replace- ment	Stock	Replace- ment	
<u>Outerwear</u>							
Coat, heavy	1	1/3	1	1/3	1	1/4	65.75
Jacket, heavy	-	-	1	1/2	1	1/3	52.35
Snowsuit (2 piece)	1	1/3	-	-	-	-	55.73
Ski pants	-	-	1	1/2	1	1/2	24.00
Rain or all-purpose coat	1	1/2	1	1/3	1	1/3	39.98
Jacket, light	1	1/2	1	1/2	1	1/2	33.29
Dress, summer	1	1	2	3/2	2	3/2	38.56
Dress, winter	2	1	2	3/2	2	2	48.80
Blouse	4	3	4	3	4	3	18.57
Skirt, summer	1	1	2	1	2	1	25.67
Skirt or jumper, winter	2	3/2	2	3/2	2	3/2	29.39
Slacks, all year	2	4/3	2	1	2	1	25.00
Jeans	2	4/3	2	1	2	1	29.00
Sweater, cardigan	1	2/3	2	1	2	1	22.37
Sweater, pullover	1	2/3	2	1	2	1	20.15
Jerseys, T-shirts	2	1	2	1	2	1	12.40
Shorts	2	1	2	1	2	1	13.14
Bathing suit	1	2/3	1	1/2	1	1/2	15.50
<u>Undergarments</u>							
Panties	5	5	4	4	4	4	4.49
Vests	3	3/2	-	-	-	-	4.86
Bras	-	-	2	1	2	2	11.10
Slips	1	1/2	2	1	2	2	13.20
<u>Footwear</u>							
Shoes, dress	1	2/3	1	1/2	1	1/2	38.50
Shoes, casual (worn with slacks)	1	1	1	1	1	1	27.60
Shoes, running	2	1	1	1	1	1	27.50
Shoes, sandal	-	-	1	1/2	1	1/2	21.10
Slippers	1	1/2	1	1/2	1	1/3	17.67
Snowboots	1	2/3	1	1/2	1	1/2	43.95
Rainboots or rubbers	1	2/3	1	1/2	1	1/2	23.50
Leotards	4	2	1	1/2	1	1/2	4.78
Pantyhose	-	-	3	9	3	9	5.98
Socks, knee-high	2	2	2	2	2	2	3.05
Socks, ankle	3	3	3	3	3	3	2.80

TABLE 20 (cont'd)

CLOTHING STANDARDS: FEMALES

iii) Girls 7 - 18

<u>Articles of Clothing</u> <u>(Girls' Sizes)</u>	<u>7 - 11</u>		<u>12 - 14</u>		<u>15 - 18</u>		<u>Unit</u> <u>Cost</u>
	<u>Stock</u>	<u>Replace-</u> <u>ment</u>	<u>Stock</u>	<u>Replace-</u> <u>ment</u>	<u>Stock</u>	<u>Replace-</u> <u>ment</u>	
<u>Miscellaneous</u>							
Pyjamas/Nightgowns	2	2/3	2	2/3	3	2/3	16.18
Bathrobe	1	1/3	1	1/3	1	1/4	20.75
Belt	-	-	1	1/3	1	1/2	8.78
Gloves or Mitts	3	2	2	1	2	1	9.86
Scarf, winter	1	2/3	1	1/2	1	1/2	9.15
Scarf, light	-	-	1	1/2	1	1/2	8.35
Hat, winter	1	1/2	1	1/2	1	1/3	10.30
Hat, summer	1	1/3	1	1/3	1	1/3	8.95
Purse or handbag	-	-	1	1/3	1	1/3	23.42

TABLE 20 (cont'd)

CLOTHING STANDARDS: FEMALESiv) Girls 1 - 6

<u>Articles of Clothing</u>	<u>1</u>		<u>2 - 3</u>		<u>4 - 6</u>		<u>Unit Cost</u>
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>	
<u>Outerwear</u>							
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2	42.60
Lightweight jacket or coat	1	1/2	1	1/2	1	1/2	28.70
Coat, winter	-	-	-	-	1	1/2	42.09
Dress, summer	1	1	1	1	1	1	17.98
Dress, winter	1	1/2	1	1/2	1	1/2	21.44
Suit (2 pieces)	1	1/2	1	1/2	1	1/2	25.86
Jeans	-	-	1	1	2	3/2	15.00
Overalls	3	2	2	1	-	-	18.00
Slacks	-	-	1	1	2	2	13.65
Skirts	-	-	-	-	1	1/2	18.00
Jumpers	-	-	1	1/2	1	1/2	18.78
Blouses	-	-	1	1/2	1	1/2	11.55
Jerseys (long sleeve T-shirts)	2	4/3	2	3/2	2	4/3	8.80
Jerseys (short sleeve T-shirts)	2	4/3	2	3/2	2	4/3	7.49
Sweater, pullover	1	1	1	1	1	1	13.60
Sweater, cardigan	1	1	1	1	1	1	13.60
Sunsuit or sundress	2	1	-	-	-	-	12.00
Shorts	-	-	2	1	2	1	8.00
Bathing Suit	-	-	1	1	1	1/2	11.00
<u>Undergarments</u>							
Waterproof pants (6)	3	3	3	1	-	-	5.95
Training pants	4	3	-	-	-	-	1.76
Panties (or training pants)	-	-	4	4	4	4	1.76
Vests	2	1	2	1	2	1	4.86
Sleeper	3	2	3	2	-	-	9.50
Pyjamas/Nightgown	-	-	-	-	3	3/2	12.78
Bathrobe	-	-	-	-	1	1/2	14.50
Disposable Diapers (pkg. 48)	1	1	-	-	-	-	11.29
Cloth Diapers (box of 12)	1	1	-	-	-	-	16.40

TABLE 20 (cont'd)

CLOTHING STANDARDS: FEMALESiv) Girls 1 - 6

<u>Articles of Clothing</u>	<u>1</u>		<u>2 - 3</u>		<u>4 - 6</u>		<u>Unit Cost</u>
	<u>Stock</u>	<u>Replacement</u>	<u>Stock</u>	<u>Replacement</u>	<u>Stock</u>	<u>Replacement</u>	
<u>Footwear</u>							
Shoes, dress	-	-	-	-	1	1/2	16.00
Shoes, casual	1	2	1	2	1	1	13.50
Shoes, canvas (running)	-	-	1	2	1	1	15.40
Slippers	-	-	1	1	1	1/2	13.30
Overshoes/Snowboots	1	1	1	1	1	1	20.00
Rainboots or Rubbers	-	-	1	1	1	1	13.00
Leotards	2	2	2	2	3	3/2	2.20
Socks (ankle or short)	3	3	2	2	2	2	3.25
Socks (knee-high)	-	-	3	3	3	3	2.45
<u>Miscellaneous</u>							
Scarf	1	1	1	1/2	1	1	6.25
Bib	2	1	1	1	-	-	4.25
Mitts	2	1	2	1	2	4/3	5.00
Sunhat	1	1	1	1	1	1	5.00
Hat, winter	1	1	1	1	1	1	5.00

TABLE 21

DRY CLEANING AND SHOE REPAIRS: QUANTITY STANDARDS AND AVERAGE COSTS

	<u>Boy</u>			<u>Man</u>		
	<u>7 - 11</u> (9.00)	<u>12 - 14</u> (24.06)	<u>15 - 18</u> (34.96)	<u>White Collar</u> (44.44)	<u>Blue Collar</u> (30.56)	<u>Senior</u> (24.44 - 27.51)
<u>Dry Cleaning</u> (Average Cost)						
Coats	1	2	2	2	2	2
Suits	-	-	1	2	1	1
Jackets	1	1	2	2	1	1
Slacks	-	2	2	3	2	2
(Average <u>Shoe Repairs</u> Cost)	(8.25)	(20.75)	(41.29)	(33.25)	(33.25)	(20.75)
Heels	1	1	1	1	1	1
Half Soles and Heels	1	1/2	1/2	1	1	1/2

	<u>Girl</u>			<u>Woman</u>		
	<u>7 - 11</u> (20.44)	<u>12 - 14</u> (41.29)	<u>15 - 18</u> (41.29)	<u>Employed</u> (56.07)	<u>Employed</u> (34.44)	<u>Senior</u> (32.36 - 36.31)
<u>Dry Cleaning</u> (Average Cost)						
Coats	2	3	3	3	2	2
Dresses	1	2	2	4	2	3
Skirts/Jumpers	3/2	2	2	2	1	1
Suits/Slacks	1/2	1	1	2	2	2
(Average <u>Shoe Repairs</u> Cost)	(6.75)	(16.75)	(16.25)	(25.75)	(16.25)	(16.25)
Heels	1	1	1	1	1	1
Half Soles and Heels	-	1/2	1/2	1	1/2	1/2

TABLE 22

AVERAGE DRY CLEANING AND SHOE REPAIR UNIT COSTS

i) Men and Boys

	Man (under 65 years)	Man (65 and over)	Boy (under 6 years)	Boy (7 - 11)	Boy (12 - 14)	Boy (15 - 18)
<u>Dry Cleaning</u>						
Coats	6.85	5.48-6.17	3.43	5.48	6.85	6.85
Suits 2 piece	6.00	4.80-5.40	3.00	4.80	6.00	6.00
3 piece	7.00	5.60-6.30	3.50	5.60	7.00	7.00
Jackets	4.40	3.52-3.96	2.20	3.52	4.40	4.40
Slacks	2.98	2.38-2.68	1.49	2.38	2.98	2.98
<u>Shoe Repairs</u>						
Heels	8.25	8.25	8.25	8.25	8.25	8.25
Half Soles and Heels	25.00	25.00	25.00	25.00	25.00	25.00

ii) Women and Girls

	Woman (under 65 years)	Woman (65 and over)	Girl (under 6 years)	Girl (7 - 11)	Girl (12 - 14)	Girl (15 - 18)
<u>Dry Cleaning</u>						
Coats	6.85	5.48-6.17	3.43	5.48	6.85	6.85
Dresses	5.90	4.72-5.31	2.95	4.72	5.90	5.90
Skirts/Jumpers	2.98	2.38-2.68	1.49	2.38	2.98	2.98
Suits/Slacks	2.98	2.38-2.68	1.49	2.38	2.98	2.98
<u>Shoes Repairs</u>						
Heels	6.75	6.75	6.75	6.75	6.75	6.75
Half Soles and Heels	19.00	19.00	19.00	19.00	19.00	19.00

Note: Costs to repair children's shoes may be occasionally lower due to size of repair.

c) Suggestions for Selecting Children's Clothing⁴

Infants' Clothing

Select items that are 1) washable

2) easy to put on and take off

3) open the entire length of the garment or which have generous openings for the head.

- 4) not designed with drawstrings around the neck (eg. nightgowns and bonnets)

Grip fasteners are handy and safe (buttons and tapes come loose, therefore, must be checked carefully).

Children's Clothing

1) Colour - pastels for infants

- bright colours for toddlers

2) Construction - garments must withstand hard wear and frequent washing.

- better made garments are cut more fully.
- seams are generous, flat, closely and evenly stitched, overcast (unless flat felled or french).
- bar-tucking, taped seams, and other re-inforcing details at such points of strain as placket ends, underarms of dresses, pocket corners of trousers, shoulder seams of T-shirts.
- buttonholes closely stitched so they won't tear easily with child's rough handling.

⁶ Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984, p.97-99.

3) Design - patterned fabrics are practical (wrinkles and soil less noticeable).

- patterns on fabric should be small and simple, eg. dainty floral or animal motifs, miniature checks, stripes and plaids.
- trimmings should be attractive, comfortable, washable, safe.
- simpler styles encourage self-help.
- no tight bands around arms, knees, waist, or between legs to hinder movements.

4) Fabrics - soft, absorbent, easy to care for, pliable, lightweight, no sizing present.

- some of the hardest wearing fabrics for children's clothes are corduroy, chambray, cotton covert, denim, cotton, gabardine, and poplin.
- denim in the 7 -8 oz. weight is satisfactory but 10 oz. denim is longer wearing and warmer.
- corduroys are less expensive than wool for winter skirts and slacks, and also require little or no ironing, but are not quite as warm.
- wool-like acrylic fabrics (eg. orlon, acrilan) are popular in children's clothing and are generally machine-washable and can be tumble-dried.
- blends - blends of polyester and wool are also warm, and easy to care for.

- blends of polyester and cotton (65% polyester and 35% cotton; 50% polyester and 50% cotton) are the most universally popular and can be found in knits, wovens, and permanent press fabrics. The polyester provides durability and the cotton adds comfort to the fabric.
- the presence of 20% synthetic fibre will appreciably increase wear-life and assist in shrinkage control (eg. 80% cotton and 20% nylon; 80% wool and 20% orlon).
- knits - when selecting knits, look for firm, even knit (rounded, relaxed loops); avoid thick and thin spots.
- doubleknits perform well without lining, but single knits need some kind of lining or backing to make them as serviceable as doubleknits in action clothes for children. Bonded single knits are stabilized so they retain their shape and size. Unbonded single knits are quite stretchy and light so are commonly used in hosiery and underwear because they conform to body contours.
- acetate knits are not washable but a blend of 75% acetate and 25% polyester is machine-washable and soft to the touch.
- "sanforizing" or similar shrinkage control finishes are a must for washable fabrics. Less than 2% shrinkage is superior, 5% - 10% is acceptable.
- machine-washable wool yarns and fabrics are now available.

- wash-and-wear fabrics are of three general types:

- (a) cottons or rayons treated with a special "finish" to help them resist soiling and wrinkling.
 - (b) wholly synthetic fibres, eg. 100% nylon, 100% polyester, 100% acrylic.
 - (c) blends of cotton and synthetics. Generally speaking, where there is 65% or more of the synthetic fibre present, the fabric will have wash-and-wear properties, and will have good pleat and shape retention in laundering, eg. 65% polyester and 35% cotton.
- care is needed when selecting leather-like fabrics: some are washable, some are dry-cleanable, and some are neither!
- fur-like fabrics are lightweight and warm. Many are washable; others must be dry cleaned.

5) Growth allowance - in such features as:

- stretch fabrics
- deep hems in dresses and trouser cuffs.
- wide seams to withstand strain and allow for possible alteration.
- adjustable shoulder straps on overalls, jumpers and skirts.
- high, low or no waistline seams on dresses
- pleats or gathers which can be adjusted.
- turn-up, adjustable cuffs on sleeves or legs of pants
- two-piece outfits or separates which allow for greater length-wise body growth than do one-piece outfits.

6) Self-help features:

- front openings where possible; roomy neck openings.
- few and easy-to-use fasteners. Buttons are preferred to hooks and eyes and snaps. Buttons should be round, flat, medium-sized, as a \$0.05 piece, with a grooved edge. Buttonholes in preference to thread loops.
- elastic inserts at waist rather than belts to tie.
- belts, if present, should be attached to avoid losing them.
- easy-to-reach pockets of usable size.
- identifying mark to distinguish front from back.
- flat facing rather than collar; detachable dickeys, collars and bibs.

7) Size: Canada Standard Sizes are a reliable guide as they provide uniformity of size according to a child's build, not age. Information on Canada Standard Sizes and how to measure for them is available from the Department of Consumer and Corporate Affairs, 10 John St. S., 6th Floor, Hamilton, Ontario L8N 4A7 (416) 523-2847.

8) Labels - should be securely sewn into the garment, and should clearly indicate:

- (a) detailed information on fibre content of fabric or garment.
- (b) laundering or cleaning instructions (in words or by means of a series of symbols).

HEALTH CARE



vii) Health Care

Personal expenditures for health care form a basic part of any family budget. However, the development of a typical budget reflecting the needs of all families is difficult to develop as health care expenditures directly related to the need for health care over which people have limited control. Some families require a great deal of medical or dental care; others little in any given period of time. Table 23 provides average cost estimates for both seniors and family households.

TABLE 23: AVERAGE HEALTH CARE NEED COSTS

	<u>Family</u>		<u>Seniors</u>	
	<u>Year</u>	<u>Month</u>	<u>Year</u>	<u>Month</u>
	<u>(\$)</u>	<u>(\$)</u>	<u>(\$)</u>	<u>(\$)</u>
<u>a) Hospital and Medical (OHIP)</u>				
Individual	357.00	29.75	----	----
Family of two or more	714.00	59.50	----	----
<u>b) Prescription Drugs</u>				
Individual	149.40	12.45	----	----
Family of two or more	280.68	23.39	----	----
<u>c) Dental</u>				
Individual	146.40	12.20	146.40	12.20
Family of two or more	313.44	26.12	313.44	26.12
<u>d) Eye Care and Glasses¹</u>				
Individual	-----	-----	42.96	3.58
Couple	-----	-----	85.94	7.16
<u>e) Semi-Private Room Insurance</u>				
Individual	-----	-----	122.40	10.20
Couple	-----	-----	183.72	15.31
<u>f) Other Health Care Needs²</u>				
Individual	28.52	2.38	----	----
Family of two	57.05	4.75	----	----
Family of three or more	71.31	5.94	----	----

¹ Costs have been updated using Statistics Canada's Consumer Price Index and Guide for Family Budgeting, 1984, Social Planning Council of Metropolitan Toronto.

² Costs have been updated using Statistics Canada's Consumer Price Index for Health Care and the Guide for Family Budgeting, 1982, Social Planning and Research Council of Hamilton and District.

a) O.H.I.P.

Existing premium rates for health insurance coverage provided by the Ontario Health Insurance Plan (O.H.I.P.) for public wards have been adopted as the standard on which hospital and medical care component costs have been calculated. Individuals 65 years of age and over are not required to pay premiums in order to remain covered by O.H.I.P.. O.H.I.P. coverage is also free for individuals with less than \$3,000 taxable income and families with less than \$3,500 taxable income. Partial assistance is available to individuals with income of \$3,000 to \$4,500 and to families with taxable incomes of \$3,500 to \$5,500.

O.H.I.P. is available to all permanent residents of Ontario, and covers necessary medical care, 24 dental surgical procedures if carried out in hospital, certain preventive procedures (health examinations for school children, family planning and cancer detection), specified optometrical, chiropractic, osteopathic and podiatric services, as well as hospital insurance coverage.

b) Prescription Drugs

1) Families

Costs for prescription drug coverage services were developed using differences in premiums between Extended Health Care Programme plans with and without prescription plan allowances (Table 23). Individual plans are subject to periodic enrolments. Group plan premiums are less expensive depending upon the number of persons involved.

For many individuals and families, the additional yearly cost for prescription coverage may not warrant a prescription plan, and, therefore, some may prefer to purchase prescription drugs themselves, as required from their local pharmacy. The health and financial status of the individual family may be a factor in deciding whether to purchase insurance or pay prescription costs out-of-pocket.

2) Seniors

As of August 1st, 1975, all persons 65 years of age and over who receive Old Age Security, or who have lived in Ontario for the past twelve months as Canadians citizens or as landed immigrants, are eligible to receive free prescription drugs. In addition, individuals under age 65 receiving Family Benefit Assistance, General Welfare Assistance, Extended Health Care Benefits, Home Care Benefits or who are residents of Homes for Special Care are also eligible to receive free prescription drugs. This applies to all drugs prescribed by a physician or dentist, that are included among the over 1,500 drugs listed in Ontario's Drug Benefit Formulary, and are prescribed by a participating dispensary⁷.

c) Dental Care

Costs for dental care are based upon premiums for Green Shield's "Plus One" dental plan. Plans are not available to individuals, only groups, though

⁷ Ministry of Health, Drug Benefit Formulary, No.20, P. VI.

values generally reflect average dental costs. The rates are:

Individual - \$12.20/month (\$146.40/year)

Family - \$26.12/month (\$312.44/year)

This plan includes examinations, x-rays, fillings, extractions, denture repairs and other basic services. The premiums are the estimated rates if a universal prepaid governmental dental insurance plan were available. Plans for dental insurance are only available to groups through company participation. Green Shield's "Plus Two" plan offers the same benefits as the "Plus One" plan with additional coverage for surgery, endodontic and periodontic work at the following rates:

Individual - \$14.20/month (\$170.40/year)

Family - \$30.38/month (\$364.56/year)

Actual average dental costs charged by dentists are difficult to obtain as prices and dental work required for individual families may vary greatly. However, the Hamilton Academy of Dentistry concurs with the costs shown in Table 23 as representing an adequate indicator of actual dental costs.

d) Eye Care and Glasses

The allocation for seniors for glasses is based on a study of 26,000 Ontario residents 65 years of age and over. Of the 26,000 individuals participating in the study, 18,460 (71.0%) required glasses. An estimated average expenditure, based on this data, is allocated to the budget for

seniors^a. The allocation for glasses for families is included in sub-section f, Other Health Care Needs (Table 23).

e) Semi-Private Hospital Room Insurance

The costs for semi-private hospital room insurance are based upon Blue Cross' hospital insurance premium rates for a semi-private room. Rates are \$30.60/three months for an individual and \$45.93/three months for a couple. In some hospitals, private rooms are assigned to persons with semi-private insurance at no extra cost. This greater privacy reduces noise and other distractions that could adversely affect older individuals' recovery after surgery or during serious illnesses.

f) Other Health Care Needs

For family households, this category includes costs for glasses, private nursing services and appliances.

g) Medicine Chest Supplies

Home medical supplies are required by all families. The standard for medicine chest supplies, developed in consultation with health agencies, represent basic necessities for emergencies and for the treatment of minor ills (Table 24). Average annual costs for these basics are illustrated in Table 25.

^a Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984, p. 105.

TABLE 24

MEDICINE CHEST SUPPLIES: STANDARDS AND SUMMARY COSTS

Supplies	Annual Quantity Standard					Annual Budget Costs					Unit Cost	
	1 - 2		3 - 5		6+	1 - 2		3 - 5		6+	NB	NN
	Persons	1/3	Persons	1/2	Persons	NB*	NN*	NB	NN	Persons		
Thermometer		1/3		1/2		0.99	0.85	1.49	1.28	1.49	1.28	1.28
Tweezers		1/3		1/2		0.92	0.92	1.38	1.38	1.38	1.38	1.38
Safety pins, large (pkg.)		1/2		1		0.78	0.78	1.55	1.55	2.33	2.33	1.55
Medicine Glass (50 cups, Soz)		1/5		1/4		0.44	0.44	0.55	0.55	0.73	0.73	2.19
Eye cup		1/5		1/4		0.41	0.41	0.51	0.51	0.68	0.68	2.05
Antiseptic solution (85 g)	2		4		6	1.78	1.78	3.56	3.56	7.12	7.12	0.89
Petroleum jelly (99 g)	2		3.5		4.5	4.48	5.48	7.84	9.59	10.08	12.33	2.24
Aspirin (bottle of 100)	2		4		6	7.08	4.24	14.16	8.48	21.24	16.96	3.54
Vitamin A & D ointment (50 g)	1/3		1/2		1	1.55	1.55	2.33	2.33	4.65	4.65	4.65
Plastic bandage (med. size, 50)	2		4		6	5.90	3.78	11.80	7.56	17.70	15.12	2.95
5.1 cm bandage (4.6 metres)	1/2		1		2	2.14	1.89	4.27	3.77	8.54	7.54	4.27
Sterile gauze (12 pads)	1		2		4	4.70	4.70	9.40	9.40	18.80	18.80	4.70
Absorbent cotton (medium pkg.)	1		2		3	1.39	1.39	2.78	2.78	4.17	4.17	1.39
1.3 cm Adhesive tape (4.6 metres)	2		4		6	5.10	5.10	10.20	10.20	20.40	20.40	2.55

* NB - Name Brand NN - No Name

TABLE 25

AVERAGE MEDICINE CHEST SUPPLY COSTS

Family Size	Year		Month		Week	
	Name Brand	No Name	Name Brand	No Name	Name Brand	No Name
1 - 2 persons	\$ 37.66	\$ 33.31	\$ 3.19	\$ 2.78	\$ 0.72	\$ 0.64
3 - 5 persons	71.82	62.94	5.99	5.25	1.38	1.21
6 or more persons	119.31	113.49	9.94	9.46	2.29	2.18

* NB - Name Brand NN - No Name

viii

PERSONAL CARE



viii) Personal Care

The importance of personal care and physical hygiene for a person's self-image, health, social relations, employment and other situations scarcely needs stressing.

The costs, for brand name and no name items (Table 26) and standards (Table 27) for personal care are shown according to age, sex and employment status and are based upon studies of current practices and expenditures. In addition, 15 percent for all males and females under 65, and 25 percent for women over 65 have been included to cover "miscellaneous" items, allowing for variation in individual needs and expenditures.

TABLE 26
STANDARD PERSONAL CARE NEED COSTS

<u>Age-Sex- Activity Group</u>	<u>Year</u>		<u>Month</u>		<u>Week</u>	
	<u>NB**</u>	<u>NN**</u>	<u>NB</u>	<u>NN</u>	<u>NB</u>	<u>NN</u>
<u>Child</u>						
Infant*	32.99	30.82	2.75	2.57	0.63	0.59
2 - 5 years	65.99	61.63	5.50	5.14	1.27	1.18
6 - 11 years	69.01	65.05	5.75	5.42	1.33	1.25
<u>Boy</u>						
12 - 15 years	109.09	104.63	9.09	8.72	2.09	2.01
16+ years	162.82	144.36	13.57	12.03	3.13	2.77
<u>Girl</u>						
12 - 15 years	144.38	128.70	12.03	10.73	2.77	2.47
16+ years	215.42	198.84	17.95	16.57	4.14	3.82
<u>Man</u>						
Employed (19 - 64)	234.35	208.85	19.53	17.40	4.50	4.01
Senior (65+)	211.14	191.39	17.60	15.95	4.05	3.67
<u>Woman</u>						
Employed (19 - 64)	222.12	203.71	18.51	16.98	4.26	3.91
Homemaker (19 - 64)	215.49	197.67	17.96	16.47	4.14	3.80
Senior (65+)	333.95	322.26	27.83	26.86	6.41	6.19

* Infants are allocated one-half the cost of a child aged 2 - 5.

** NB - Name Brand, NN - No Name

TABLE 27

PERSONAL CARE STANDARDS FOR SERVICES AND COMMODITIES
PURCHASES PER YEAR, BY AGE, AND SEX

(If the purchase rate is more or less than a whole number per year, quantities are shown in fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a razor lasting five years is shown as 1/5, ie. one every five years, and 1/5 of the price is included in the annual cost.)

<u>Item</u>	<u>Child</u>		<u>Unit Costs</u>	
	<u>2 - 5</u>	<u>6 - 11</u>	<u>NB*</u>	<u>NN*</u>
1. Haircut - professional service	3	4	6.00	----
2. Cleansing tissue - box of 200 double	4	4	1.34	0.99
3. Toothbrush - child size	2	2	1.69	1.05
4. Toothpaste - 50 ml	8	8	1.18	0.74
5. Toilet soap - hand size (100 g)	17	13	1.19	1.09
6. Hair brush and comb - child size	1/2	1/4	2.19	2.19
7. Shampoo	2	2	3.49	2.26

<u>Item</u>	<u>Boys</u>		<u>Men</u>		<u>Unit Costs</u>	
	<u>12 - 15</u>	<u>16+</u>	<u>Adult (19 - 64)</u>	<u>Senior (65+)</u>	<u>NB</u>	<u>NN</u>
1. Haircut - professional service	5	5	9	9	10.00	----
2. Cleansing tissue - box of 200 double	5	5	5	-	1.34	0.99
3. Toothbrush - adult size	2	2	2	2	1.79	1.05
4. Toothpaste - 50 ml	8	8	8	8	1.18	0.74
5. Toilet soap - hand size (100 g)	13	13	13	13	1.19	1.09
6. Hairbrush & comb - reg size	1/5	1/5	1/5	1/5	3.99	3.88
7. Shampoo - Regular (450 ml)	2	2	2	2	3.69	2.85
8. Nail brush and nail file	1/2	1/2	1/2	1/2	2.49	2.19
9. Razors - pkg of 10	-	8	12	8	4.16	2.99
10. Shaving brush - regular	-	1/2	1/2	-	4.78	----
11. Shaving cream - 30 ml can	-	4	6	8	2.77	2.06
12. Miscellaneous items (deodorant, mouthwash, hair cream, hair blower, after shave lotion, etc.)	15% of (1-11)	15% of (1-11)	15% of (1-11)	15% of (1-11)	5.60	4.89

* NB - Name Brand, NN - No Name

TABLE 27 (cont'd)

Item	Girls and Women					Unit Cost NB	Cost NN
	12 - 15	16+	Employed	Home- maker	Senior (65+)		
1. Haircut - professional service	2	4	4	4	4	14.00	----
2. Shampoo & Set - professional	2	4	4	4	4	9.25	----
3. Permanent - professional	-	-	-	-	2	40.00	----
4. Home permanent	1	1	1	1	1	5.75	----
5. Shampoo - 450 ml bottle	2	2	2	2	2	3.69	2.85
6. Hair brush and comb	1/5	1/5	1/5	1/5	1/5	3.99	3.88
7. Bobby Pins, Clips, Rollers	-	-	-	-	1	2.10	----
8. Hairnet - pkg. of 2	-	-	-	-	2	1.32	----
9. Hairdryer	-	-	-	-	1/10	18.99	----
10. Cleansing tissue - box of 200	5	5	5	5	5	1.34	0.99
11. Toothbrush - regular	2	2	2	2	2	1.79	1.05
12. Toothpaste - 50 ml tube	8	8	8	8	8	1.18	0.74
13. Toilet soap - hand size (100 g)	13	13	13	13	13	1.19	1.09
14. Nail brush and file	1/2	1/2	1/2	1/2	1/2	2.49	2.19
15. Bath salts (epson salts) (2 kg)	-	-	-	-	1	2.49	----
16. Body powder - 225 g	-	-	-	-	1	3.81	2.49
17. Face powder	-	-	-	-	1	4.69	----
18. Powder Puff - pkg. of 2	-	-	-	-	1	1.39	----
19. Facial Moisturizer - 224 ml	-	-	-	-	2	4.49	2.25
20. Lipstick	2	3	3	2	2	3.88	----
21. Foundation cream - 30 ml	-	2	2	2	-	3.90	----
22. Hand lotion - 200 ml	1/2	1/2	1	1 1/2	1	3.94	1.15
23. Cleansing cream - 120 ml	-	1	2	1	1	3.85	1.35
24. Sanitary napkins or tampons pkg of 12	9	9	9	9	-	2.05	1.26
25. Miscellaneous (deodorant, shaving, mouthwash, perfume, cosmetics, etc.)	Represents 15 percent of total personal care costs (items 1 - 17)					* 17.71	17.08

* 25% of itemized costs (Unit Cost for Seniors: NB=\$29.52, NN=\$28.47)

RECREATION



ix) Recreation

Among all categories of family expenditure, the largest increases in recent years have been for recreation. It is this area of spending that family and individual practices tend to be the most unique. Clearly, no one standard of activities can reflect the diversity of preferences and practices.

The family budgets illustrated in the Guide outline recreation standards and costs for both the family as a unit and for individuals in terms of age, sex and preferences. These figures are based on expenditure data, ownership patterns and participation rates in leisure activities by families¹.

a) Families

The costs and standards for families listed in Tables 28 - 30 provide a set of goods and services required by all families, regardless of size or composition. The tables include such home entertainment items as a colour television, a portable AM/FM radio, a stereo record player, a camera and the annual cost of a newspaper subscription. These costs are included under those of the family head.

The reading budget provides both the head and the spouse with the annual

¹ All budgets include the cost for a one week rental of a housekeeping cottage. In addition, vacation travel costs are listed in Section II, x - Transportation, while vacation food costs are included in Section II, i - Food.

cost of a magazine subscription and a few paperback books. It is assumed that the bulk of family reading materials may be readily acquired through public libraries.

The budget for adult recreation allows for the purchase of records, photographic supplies, services and repair costs, movie and other forms of entertainment activities (including hobbies, crafts, sports equipment and education). In addition, a portion of the recreation budget is allocated to account for spending on gifts and contributions.

Standards and costs for communication (Tables 31 - 33) include the basic monthly charge for a telephone, an allowance for long distance calls, plus nominal amounts for postage, writing materials and greeting cards.

The standards and costs for children are shown by age and include the purchase of a limited number of magazines and paperbacks. The recreation budget for children includes records, movie and other forms of entertainment admissions, memberships, toys, games, sports equipment, and other recreational activities (including hobbies, crafts and lessons). Communication costs for children are included as part of the budget allocations for gifts and contributions.

b) Seniors

The standards and costs for seniors are parallel to those of families, with some minor adjustments in replacement rates. In the budget for seniors,

provisions are made for both one and two person households.

The reading budget accounts for one or two magazine subscriptions, dependent upon household size, and a higher allocation for paperback books. The public library is once again assumed to satisfy the bulk of household reading requirements.

Standards for seniors' recreation budgets differ from those found in family budgets as there is a lower amount for phonograph records, an increased standard for movie and other forms of entertainment admissions and a fifty percent increase in the allocation of membership dues. Aside from these differences, the two recreation budgets are quite similar.

In addition, seniors' recreation budgets account for one third of the costs of a nine day, escorted charter bus tour. This includes the cost of hotels, sight-seeing, some admissions, taxes and a limited number of meals. Other meals are included in the Food section (II, i).

Standards and costs for communication are also similar to those of families, except for a slightly higher postage allowance.

TABLE 28

AVERAGE RECREATION, READING, GIFTS AND CONTRIBUTION COSTS

	<u>Year (\$)</u>	<u>Month (\$)</u>	<u>Week (\$)</u>
<u>A. Adults</u>			
Head (Family)	1,096.56	91.38	21.08
Spouse (Family)	478.31	39.86	9.18
One Person (Seniors)	1,497.18	124.76	28.74
Two Person (Seniors)	2,164.91	180.40	41.56
<u>B. Children</u>			
1 to 6	105.77	8.81	2.03
7 to 11	299.72	24.98	5.75
12 to 14	356.17	29.68	6.84
15 to 18	411.01	34.25	7.89

TABLE 29

RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL ITEMIZED COSTS

	<u>Adults (19 - 64)</u>		<u>Seniors (65+)</u>		<u>Unit Cost (\$)</u>
	<u>Head (\$)</u>	<u>Spouse (\$)</u>	<u>One Person (\$)</u>	<u>Two Person (\$)</u>	
<u>A. Adults</u>					
<u>Reading</u>					
Daily Newspaper (yearly subscription)	90.00	----	90.00	90.00	90.00
Monthly Magazines (annual subscription)	39.00	39.00	39.00	78.00	39.00
Books/Paperbacks	22.00	22.00	33.00	66.00	5.50
<u>Recreation</u>					
Portable AM/FM Radio (Table)	3.83	-----	3.07	3.07	45.99
20" Colour Television	45.83	-----	45.83	45.83	549.59
Stereo Record Player	24.99	-----	19.99	19.99	299.99
Records	53.88	53.88	35.92	71.84	8.98
Instamatic Camera	2.36	-----	2.36	2.36	35.46
Films and Development	68.96	68.96	68.96	137.92	17.24
Admissions - Movies ¹	30.00	30.00	20.00	40.00	5.00/2.50
- Other	15.00	15.00	10.00	20.00	2.50
Memberships and Dues	63.00	63.00	126.00	252.00	63.00
Other Recreation (hobbies, crafts, sports equipment, etc.)	61.57	46.17	66.43	118.61	12.60 ²
Cable T.V. hookup (annual subscription)	109.95	-----	109.95	109.95	36.43
Service and Repairs	44.00	44.00	44.00	88.00	44.00
Housekeeping Cottage (rental)	203.98	-----	203.98	203.98	203.98
Tours and Other Travel	-----	-----	410.22	553.70	-----
<u>Gifts and Contributions</u>	218.21	96.30	168.47	263.69	-----
<u>TOTAL</u>	1,096.56	478.31	1,497.18	2,164.91	-----

¹ Movie admissions are figured at \$5.00 per admission for adults under age 65, and at \$2.50 for seniors.

² 20.0% of Unit Cost for Membership & Dues Recommended As Unit Cost Level.

TABLE 29 (cont'd)

RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL ITEMIZED COSTS

	Child 1 to 6 Years	Child 7 to 11 Years	Child 12 to 14 Years	Child 15 to 18 Years	Unit Cost
<u>B. Children</u>					
<u>Reading</u>					
Magazines (individually purchased)	-----	8.00	16.00	16.00	2.00
Books/paperbacks	21.00	35.00	35.00	28.00	3.50
<u>Recreation</u>					
Records	17.96	26.94	35.92	53.88	8.98
Toys and Games ³	40.60	40.60	20.30	10.15	10.15
Admissions - Movies	5.00	20.00	48.00	72.00	2.50/4.00
- Other	5.00	10.00	12.00	18.00	2.50/4.00
Memberships and Dues	-----	56.70	63.00	63.00	63.00
Sports and Equipment	13.71	30.85	35.84	43.23	-----
Other Recreation (hobbies crafts, lessons, etc.)	2.50	21.68	30.75	38.25	-----
<u>Miscellaneous</u>					
(including gifts, contributions, writing materials, postage, etc.)	-----	49.95	59.36	68.50	-----
TOTAL	105.77	299.72	356.17	411.01	-----

³ Determined using the Consumer Price Index

TABLE 30

RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL QUANTITY STANDARDS

	<u>Adults (19 - 64)</u>		<u>Seniors (65+)</u>	
	<u>Head</u>	<u>Spouse</u>	<u>One Person</u>	<u>Two Person</u>
<u>A. Adults</u>				
<u>Reading</u>				
Daily Newspaper (yearly subscription)	1	--	1	1
Monthly Magazines (annual subscription)	1	1	1	2
Books/paperbacks	4	4	6	12
<u>Recreation</u>				
Portable AM/FM Radio	1/12	--	1/15	1/15
20" Colour Television	1/12	--	1/12	1/12
Stereo Record Player	1/12	--	1/15	1/15
Records	6	6	4	8
Instamatic Camera	1/15	--	1/15	1/15
Films and Development	4	4	4	8
Admissions - Movies	6	6	8	16
- Other	3	3	12	24
Membership and Dues	1	1	2	4
Other Recreation (hobbies, crafts, sports equipment, etc.)	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation
Cable T.V. hookup (annual subscription)	1	--	1	1
Service & Repair (\$35.00)	1	1	1	2
Housekeeping Cottage (rental)	1 week	--	1 week	1 week
Tours and Other Travel (9 day bus tour)	--	--	1/3	1/3
<u>Gifts and Contributions</u>	30% of recreation	30% of recreation	10% of recreation	11.5% of recreation

TABLE 30 (cont'd)

RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL QUANTITY STANDARDS

	<u>Child 1 to 6 Years</u>	<u>Child 7 to 11 Years</u>	<u>Child 12 to 14 Years</u>	<u>Child 15 to 18 Years</u>
<u>B. Children</u>				
<u>Reading</u>				
Magazines (individually purchased)	-	4	8	8
Books/Paperbacks	6	10	10	8
<u>Recreation</u>				
Records	2	3	4	6
Toys and Games	4	4	2	1
Admissions - Movies	2	8	12	18
- Other	2	4	3	4
Memberships and Dues	-	1	1	1
Sports and Equipment	20% of above recreation	20% of above recreation	20% of above recreation	20% of above recreation
Other Recreation (hobbies, crafts, lessons, etc.)	1/4 of memberships & admissions	1/4 of memberships & admissions	1/4 of memberships & admissions	1/4 of memberships & admissions
<u>Miscellaneous</u>				
(including gifts, contri- butions, writing materials, postage, pets, etc.)	--	20% of total for above items	20% of total for above items	20% of total for above items

TABLE 31

AVERAGE COMMUNICATION COSTS

	<u>Year</u>	<u>Month</u>	<u>Week</u>
<u>A. Adults</u>			
Head (Family)	246.66	20.56	4.74
Spouse (Family)	102.39	8.53	1.97
One Person (Seniors)	258.39	21.53	4.96
Two Person (Seniors)	311.85	25.99	5.99

B. Children

Communication costs for children are included under Recreation, Reading, Gifts and Contributions as a percentage of miscellaneous costs.

TABLE 32
COMMUNICATION: ANNUAL ITEMIZED COSTS

	<u>Two Parents</u>		<u>Seniors</u>		<u>Unit Cost</u>
	<u>Head</u>	<u>Spouse</u>	<u>One Person</u>	<u>Two Person</u>	
Residential telephone, basic monthly charges (@ 11.45 including tax)	137.40	-	137.40	137.40	11.45
Long distance charges: as a percentage of the basic monthly rate	20.61	13.74	20.61	20.61	--
Postage (including letters, telegrams, parcel express)	51.00	51.00	61.20	81.60	0.34
Writing materials: as a percentage of postage	7.65	7.65	9.18	12.24	--
Greeting cards	30.00	30.00	30.00	60.00	1.25
Totals	246.66	102.39	258.39	311.85	

TABLE 33
COMMUNICATION: QUANTITY STANDARDS

	<u>Two Parents</u>		<u>Seniors</u>	
	<u>Head</u>	<u>Spouse</u>	<u>One Person</u>	<u>Two Persons</u>
Residential telephone, basic monthly charges (@ 11.45 including tax)	12	-	12	12
Long distance charges: as a percentage of the basic monthly rate	15%	10%	15%	25%
Postage (including letters, telegrams, parcel express)	Cost of 120 1st class mailings +25%		Cost of 120 1st class mailings + 50% + 200%	
Writing materials: as a percentage of postage	15%	15%	15%	15%
Greeting cards	24	24	24	48

c) Alcoholic Beverages

Alcoholic beverages are included in the Guide because of their general use by persons of all income brackets and age levels. The established use of alcoholic beverages should be recognized in a family budget if only to allocate a quantity and cost for festive occasions, family events, holidays and visitors. However, four drinks per day is associated with disruption in an individual's personal/social functioning, and at higher levels with physical health problems¹. Individuals should, therefore, consider moderation in their use of alcohol. Standards for both families and seniors based on consumer spending studies are illustrated in Table 34 along with their unit costs. Average costs are shown in Table 35. Average costs for itemized alcoholic beverages are displayed in Table 36.

TABLE 34

ANNUAL ALCOHOLIC BEVERAGE QUANTITY STANDARDS

	<u>Families</u>		<u>Seniors</u>		<u>Unit Cost</u>
	<u>One Person</u>	<u>Two Persons</u>	<u>One Person</u>	<u>Two Persons</u>	
Beer - Case of 24, 341 ml bottles	8	16	4	8	19.00
Liquor - 750 ml bottles	7	14	4	8	15.48
Wine (domestic) - 750 ml	7	14	7	14	4.65
Away from home as a percent of above alcoholic beverages	- 20% -		- 20% -		

¹ Simpson, R. A Handbook For the Use of Consumption Statistics, Toronto: Addiction Research Foundation, 1981.

TABLE 35

AVERAGE ALCOHOLIC BEVERAGE COSTS

	<u>At Home</u>			<u>Away From Home</u>		
	<u>Year</u>	<u>Month</u>	<u>Week</u>	<u>Year</u>	<u>Month</u>	<u>Week</u>
<u>Families</u>						
Single adult	292.91	24.41	5.62	58.58	4.88	1.12
Two adults	585.82	48.82	11.25	117.16	9.76	2.25
<u>Seniors</u>						
Individual	170.47	14.21	3.27	34.09	2.84	0.65
Couple	340.94	28.41	6.55	68.19	5.68	1.31

TABLE 36

AVERAGE ALCOHOLIC BEVERAGE COSTS BY TYPE⁹

<u>Item</u>	<u>Average Price</u>	<u>Item</u>	<u>Average Price</u>
<u>Liquor</u>		<u>Wine (cont'd)</u>	
Spirits - Alcohol	13.40	Vermouth - Domestic	5.45
- Grain Spirit	13.60	- Imported (1000 ml)	6.95
Whisky (Canadian)	15.50	White Table Wine	
Scotch	17.75	- Domestic	4.90
Scotch - Malt - Domestic	25.65	- Australian	5.85
- American	18.95	- American	5.65
- Irish	17.15	- Austrian	6.25
Gin - Domestic	15.45	- French - Alsatian	8.25
- Imported	15.05	- Bordeaux	6.25
Rum - Domestic	15.45	- Burgundy	13.60
- Imported	15.45	- Languedoc	5.50
Vodka	15.45	- Loire	7.70
Brandy - Domestic	15.25	- Rhone	7.75
- Imported	16.05	- South-West	10.70
Armagnac - Imported	23.30	- French	5.25
Cognac - Imported	30.20	- German - Baden	6.45
Grappa - Imported	16.20	- Moselle	6.80
Fruit Spirits - Domestic	16.05	- Rhine	6.65
- Imported	18.75	- Greek	4.90
Tequila - Imported	17.15	- Hungarian	4.90
Cream Liquor - Domestic	14.10	- Israeli	5.70
- Imported	16.15	- Italian	5.65
Miscellaneous Liquor		- Portuguese	5.10
- Domestic	14.95	- Spanish	5.10
- Imported	13.95	- Yugoslavian	4.90
Liquor - Domestic	14.80	- Other Imports	6.45
- Imported	16.95	Red Table Wine	
Specialty Bottles		- Domestic	4.40
- Bourbon	87.90	- Australian	6.00
- Scotch	61.55	- American	5.40
- Rum	21.35	- French - Bordeaux	8.35
- Cognac (700 ml)	52.25	- Burgundy	9.50
- Cream Liquor (200 ml)	8.35	- Languedoc	5.25
- Liquers	16.00	- Provence	6.00
<u>Wine</u>		- Rhone	6.75
Sherry - Domestic	4.95	- Roussillon	6.45
- Imported	6.20	- South-West	5.70
Madeira	10.30	- French	5.15
Port - Domestic	4.70	- German	6.20
- Imported	8.35	- Greek	4.90
Dessert Wine - Domestic	4.90	- Hungarian	4.90
- Imported	6.40	- Israeli	5.45
Aperitif - Domestic	5.45	- Italian	6.10
- Imported	6.95	- Portuguese	5.10
		- Rumanian	4.90

⁹ Source: Liquor Control Board of Ontario, Product List.

TABLE 36 (cont'd)

<u>Item</u>	<u>Average Price</u>	<u>Item</u>	<u>Average Price</u>
<u>Wine (cont'd)</u>		<u>Beer</u>	
Red Table Wine		<u>Domestic</u>	
- Spanish	5.50	Bottles (341 ml)	
- Yugoslavian	5.00	- Case of Twenty-Four	19.00
- Other Imports	6.45	- Case of Eighteen	14.70
Rose Table Wine - Domestic	4.65	- Case of Twelve	10.45
- Imported	5.40	- Case of Six (6 pack)	5.50
Crackling Wine - Domestic	4.15	Cans (355 ml)	
- Imported	5.40	- Case of Twenty-Four	20.60
Champagne - Domestic	7.95	- Case of Eighteen	14.50
- Imported (French)	22.25	- Case of Twelve	10.70
Sparkling Wine - Domestic	4.95	- Case of Six (6 pack)	5.60
- Imported	7.30	<u>Imported</u>	
Sparkling, Max 7% Alcohol		Bottles (6 pack)	6.60
- Domestic	4.15		
Coolers - Domestic (6 pack		Average Price of Liquor	
341 ml)	6.85	(Domestic) = \$154.75 - 10 = \$15.48	
Spirit Coolers - Domestic	5.85		
Sakes - Domestic (720 ml)	4.30	Average Price of Wine (Red and White)	
Ciders & Perriers - Domestic		(Domestic) = \$9.30 - 2 = \$4.65	
(6 pack, 341 ml)	6.25		

d) Tobacco Products

The method used to establish a budget for alcoholic beverages was also employed with cigarettes and tobacco products. Increasing knowledge of the effects upon health of tobacco products suggests that the use of tobacco may not correspond to an adequate standard of living. The use of tobacco products appears to lessen among seniors partially because of the aggravation of illnesses that appear later in life. The standards, costs and costs per item are shown in Tables 37 to 39.

TABLE 37

ANNUAL TOBACCO PRODUCT QUANTITY STANDARDS

	<u>Families</u>		<u>Seniors</u>		<u>Unit Cost</u>
	<u>One Person</u>	<u>Two Person</u>	<u>One Person</u>	<u>Two Person</u>	
Cigarettes (packs of 20)	125	250	100	200	2.45
Other items as a percentage of cigarettes	- 10% -		- 25% -		--

TABLE 38

AVERAGE TOBACCO PRODUCT COSTS

	<u>Year</u>	<u>Month</u>	<u>Week</u>
<u>Families</u>			
Single Adult	336.88	28.07	6.47
Two Adults	673.75	56.15	12.94
<u>Seniors</u>			
Individual	269.50	22.46	5.17
Couple	539.00	44.92	10.35

TABLE 39

TOBACCO PRODUCTS: COSTS PER ITEM

Cigarettes (tax included)

<u>Small</u> (Pack of 20)	Regular	\$ 2.45
	King Size	2.45
Carton (10 packs - 200 Cigarettes)	Regular	\$18.89
	King Size	18.89
<u>Large</u> (Pack of 25)	Regular	\$ 2.85
	King Size	2.85
	100's	2.85
Carton (8 packs - 200 Cigarettes)	Regular	\$18.89
	King Size	18.89
	100's	18.89
<u>Large</u> (Pack of 30)	Regular	\$ 2.85
	King Size	2.85
Carton (6 packs, 180 Cigarettes)	Regular	\$19.78
	King Size	19.78

x

TRANSPORTATION



x) Transportation

a) Public Transportation

For budgeting purposes, public transportation is generally regarded as the least costly means of travel within the Region (Table 40). Costs are based on the average number of trips required for employment, school attendance, shopping, social and recreational activities of families travelling using the Hamilton Street Railway system (Table 41). One taxi fare weekly is allotted to all seniors for a return trip from supermarket shopping (Table 42).

TABLE 40

PUBLIC TRANSPORTATION: SCHEDULE OF FARES

Bus

Adult (Pass)	\$34.00
Adult (Tickets)	5 for \$4.50
Adult (cash fare)	0.95

Special Adult/Student (Pass)	\$22.00
Special Adult/Student (Tickets)	5 for \$2.75
Special Adult/Student (cash fare)	0.95

Children, Over 5 years (Tickets)	5 for \$1.50
Children, Over 5 years (cash fare)	0.30
Children, Under 5 years	Free

Taxis

\$2.00 to start and \$0.70 per km. thereafter. In addition, an extra \$0.10 is added for every 30 seconds the driver has to wait. Average fare is approximately \$6.53*.

Vacation Trip (325 km round-trip)

Bus

Adult (average fare)	\$30.20
Child (5 to 11 years)	15.10 (1/2 fare)
Child (Under 5 years with parent or guardian)	Free
Seniors	28.30 (1/2 fare to Toronto, 1/3 fare for the remainder of trip)

Train

Adult (average fare)	\$34.00
Child (5 to 11 years)	17.00 (1/2 fare)
Child (under 5 years with parent or guardian)	Free
Seniors	22.67 (2/3 fare)

* Average fare cost for a taxi is based on a study conducted by the Richmond Hill and Area Social Planning Council's Basic Living Costs in Richmond Hill (January 1980) updated using the Consumer Price Index.

TABLE 41

PUBLIC TRANSPORTATION COSTS

i) Within Hamilton-Wentworth

	<u>Year</u>	<u>Month</u>	<u>Week</u>
Adult, employed - bus (pass)	408.00	34.00	7.83
- bus (tickets)	576.00	48.00	11.06
- bus (cash fare)	608.00	50.67	11.67
- taxi	39.18	3.27	0.75
Adult, not employed - bus (pass)	408.00	34.00	7.83
- bus (tickets)	140.40	11.70	2.70
- bus (cash fare)	148.20	12.35	2.85
- taxi	39.18	3.27	0.75
Child, age 5 or less	Free	Free	Free
Child, over 5 years old (ages 6 to 11)	15.60	1.30	0.30
Child, with school I.D. card (pass)	264.00	22.00	5.07
(ages 12 to 17) (tickets)	271.70	22.64	5.22
(fare)	469.30	39.11	9.01
Elderly individual - bus (pass)	264.00	22.00	5.07
- bus (tickets)	326.70	27.23	6.27
- bus (cash fare)	564.30	47.03	10.84
- taxi - food shopping	339.56	28.30	6.52
- taxi - other	163.25	13.60	3.13
Elderly couple - bus (pass)	528.00	44.00	10.14
- bus (tickets)	434.50	36.21	8.34
- bus (cash fare)	750.50	62.54	14.41
- taxi - food shopping	339.56	28.30	6.52
- taxi - other	326.50	27.21	6.27

ii) Outside Hamilton-Wentworth

	<u>Bus/Train</u> <u>Average Yearly Cost</u>
Adult, or Child age 12 and over	32.10
Child, 5 to 11 years	16.05
Child, under 5 years	Free
Senior - One Person	78.42
Senior - Two Persons	156.83

TABLE 42
STANDARD FOR PUBLIC TRANSPORTATION

i) Adults

	<u>Employed</u>	<u>Not Employed</u>
<u>Within Hamilton-Wentworth</u>		
To work	484 fares	-
Other	156 fares	156 fares
Taxi	6 fares	6 fares
<u>Outside Hamilton-Wentworth</u>		
Bus or Railway	325 km	325 km

ii) Children

	<u>Up to 1.5 m in height (5 - 11 years old)</u>	<u>Over 1.5 m in height with student I.D. card (12-17 years old)</u>
<u>Within Hamilton-Wentworth</u>		
To school	--	390 fares
Other	52 fares	104 fares
<u>Outside Hamilton-Wentworth</u>		
Bus or Railway	325 km	325 km

iii) Seniors

	<u>One Person</u>	<u>Two Persons</u>
<u>Within Hamilton-Wentworth</u>		
Bus	594 fares	790 fares
Taxi - food shopping	52 fares	52 fares
- other	25 fares	50 fares
<u>Outside Hamilton-Wentworth</u>		
Railway or Bus	1,000 km	2,000 km

b) Private Transportation

In Canada, 80 percent of families with children and nearly 50 percent of all householders 65 years of age and over own at least one automobile. Depending on family circumstances, the cost advantage of public over private transportation will not always be clearcut. In any given case, judgement must determine whether the car is a matter of necessity or convenience. For budgetary purposes, it is assumed that an automobile may be needed to reach places of work and given this need, it can be used economically for collective family purposes for it carries four persons as cheaply as one.

While the Guide includes estimates of transportation costs for seniors with a car, in general, car ownership is not considered part of the usual transportation standard for families. For example, a two parent family with two children and one employed adult would need to spend three times more for transportation if it owned a car than if it relied on public transportation.

Seniors, however, are allowed car ownership as part of their transportation standard. The labour saving features of car ownership assumes a greater importance for seniors. Some seniors, who live further from fixed public transit routes or who may be experiencing poor health, have additional reasons for requiring an automobile.

Transportation costs for passenger cars shown in Table 43 are based on the average cost of both new and used North American and imported cars, half of which are four-cylinder sub-compacts and half of which are six-cylinder

compacts (Table 44). An assumed trade-in value of \$1,200 for four cylinder and \$1,400 for six cylinder cars is deducted from all purchase prices, which average approximately \$7,765. Other costs include gasoline (assuming 60 percent city driving), repairs and maintenance, insurance and registration (Table 45). Purchase cost is divided evenly over three years. Cost estimates for families with children assume an average annual driving distance of 12,343 kilometres.

Seniors are assumed to travel an average of 7,100 kilometres per year and couples, under 65, to travel an average of 9,400 kilometres per year (Table 46).

TABLE 43

TRANSPORTATION COSTS (INCLUDING AN AUTOMOBILE)

	<u>Year (\$)</u>	<u>Month (\$)</u>	<u>Week (\$)</u>
<u>i) Automobile</u>			
Families	3,955.89	329.66	75.96
Seniors			
- Individuals	3,723.75	310.31	71.50
- Couples	3,827.85	318.99	73.50
<u>ii) Public Transportation</u>			
(additional to car allowance)			
Adult	45.00	3.75	0.86
Seniors	22.50	1.87	0.43
Child under 6 years	-	-	-
Child 6 to 11 years	7.50	0.62	0.14
Child 12 to 17 years	242.00	20.16	4.64

TABLE 44

AVERAGE AUTOMOBILE COSTS

Average Purchase Price	4 Cylinder				6 Cylinder			
	1986	1984	1983	1982	1986	1984	1983	1982
North American	9908.13	6327.77	5271.87	4359.37	12992.30	9058.33	8121.42	6456.66
Less Trade-In Value	(1200.00)	(1200.00)	(1200.00)	(1200.00)	(1400.00)	(1400.00)	(1400.00)	(1400.00)
Sub-Total	8708.13	5127.77	4071.87	3159.37	11592.30	7658.33	6721.42	5056.66
Amount Paid in 1 year of above sub-total (33%)	2873.68	1692.16	1343.71	1042.59	3825.46	2527.24	2218.06	1668.69
Registration (\$4.50 a month)	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00
Insurance	391.54	391.54	391.54	391.54	391.54	391.54	391.54	391.54
Repair and Maintenance	359.56	359.56	359.56	359.56	359.56	359.56	359.56	359.56
Gasoline	510.78	522.82	531.72	542.18	672.49	694.48	715.41	730.52
Total	4189.56	3020.08	2680.53	2389.87	5303.05	4026.82	3738.57	3204.38

(New) 1986: \$4,189.56 + 5,305.05 ÷ 2 = \$4,746.31
 1984: \$3,020.08 + 4,026.82 ÷ 2 = \$3,523.45
 1983: \$2,680.53 + 3,738.57 ÷ 2 = \$3,209.55
 1982: \$2,389.87 + 3,204.38 ÷ 2 = \$2,797.15

Average \$3569.11

Average Purchase Price	4 Cylinder				6 Cylinder			
	1986	1984	1983	1982	1986	1984	1983	1982
Imports	10080.38	7390.48	6478.95	5331.58	18500.00	13412.50	11668.75	9685.06
Less Trade-In Value	(1200.00)	(1200.00)	(1200.00)	(1200.00)	(1400.00)	(1400.00)	(1400.00)	(1400.00)
Sub-Total	8880.38	6190.48	5278.95	4131.58	17100.00	12012.50	10268.75	8285.06
Amount paid in 1 year of above sub-total (33%)	2930.53	2042.86	1742.05	1363.42	5643.00	3964.15	3388.69	2734.07
Registration (\$4.50 a month)	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00
Insurance	391.54	391.54	391.54	391.54	391.54	391.54	391.54	391.54
Repair and Maintenance	359.56	359.56	359.56	359.56	359.56	359.56	359.56	359.56
Gasoline	451.12	469.44	488.22	489.32	617.54	641.10	666.74	668.31
Total	4186.74	3317.40	3035.44	2657.84	7065.64	5410.33	4860.53	4207.48

(New) 1986: \$4,186.74 + 7,065.64 ÷ 2 = \$5,626.19
 1984: \$3,317.40 + 5,410.33 ÷ 2 = \$4,863.87
 1983: \$3,035.44 + 4,860.53 ÷ 2 = \$3,947.99
 1982: \$2,657.84 + 4,207.48 ÷ 2 = \$3,432.66

Average \$4342.68

Total Average North American and Imports = 3955.89 (4342.68 + 3569.11 ÷ 2)

TABLE 44 (cont'd)

	4x4's, North American & Imports (4 & 6 cylinders)			North American & Imports	
	1986	1984	1983	Mini Vans (4 cylinders)	1984
Average Purchase Price	12204.55	9000.00	7416.67	12133.33	8900.00
Trade-In Value	(1400.00)	(1400.00)	(1400.00)	(1400.00)	(1400.00)
Sub-Total	10804.55	7600.00	6016.67	10733.33	7500.00
Amount Paid in 1 year (33%)	3565.50	2508.00	1985.50	3541.99	2475.00
Registration (\$4.50 a month)	54.00	54.00	54.00	54.00	54.00
Insurance	391.54	391.54	391.54	391.54	391.54
Repairs and Maintenance	359.56	359.56	359.96	359.56	359.56
Gasoline	633.77	734.81	787.30	537.99	537.99
Total	5004.37	4047.91	3577.90	4885.08	3818.09

	Pick-Up Trucks (North American & Imports)		
	1986	1984	1982
Average Purchase Price	7852.00	6371.43	5400.00
Less Trade-In Value	(1400.00)	(1400.00)	(1400.00)
Sub-Total	6452.00	4971.43	4000.00
Amount Paid in 1 year (33%)	2129.16	1640.57	1320.00
Registration	54.00	54.00	54.00
Insurance	391.54	391.54	391.54
Repairs and Maintenance	359.56	359.56	359.56
Gasoline	656.09	667.11	667.11
Total	3590.35	3112.78	2532.34

Sources:

New vehicle figures based on: 1. Phil Edmonston, Lemon-Aid New Car Guide, 1986.

Used vehicle figures based on: 1. Phil Edmonston, Lemon-Aid Used Car Guide, 1985.

2. Hamilton Auto Trader

3. Hamilton Automobile Dealers Survey

TABLE 45
AVERAGE GASOLINE COSTS*

Engine Type	Litres/ 100 km	Cost of Gas/Litre	Costs		
			Families (12343 km)	Seniors (Individual) (7100 km)	Seniors (Couple) (9400 km)
<u>1) North American Automobiles</u>					
4 cylinder					
1986	9.76	\$0.424	\$510.78	\$293.81	\$388.99
1984	9.99	0.424	422.82	300.74	398.16
1983	10.16	0.424	531.72	305.85	404.94
1982	10.36	0.424	542.18	311.88	412.91
6 cylinder					
1986	12.85	0.424	672.49	386.83	512.15
1984	13.27	0.424	694.48	399.48	528.89
1983	13.67	0.424	715.41	411.52	544.83
1982	13.96	0.424	730.59	420.25	556.39
<u>2) Imported Automobiles</u>					
4 cylinder					
1986	8.62	0.424	451.12	259.50	343.56
1984	8.97	0.424	469.44	270.03	357.51
1983	9.33	0.424	488.29	280.87	371.86
1982	9.35	0.424	389.32	281.47	372.65
6 cylinder					
1986	11.80	0.424	617.54	355.23	470.30
1984	12.25	0.424	641.10	368.77	488.24
1983	12.74	0.424	666.74	383.52	507.77
1982	12.77	0.424	668.31	384.43	508.96

Gasoline

* Formula

Average Cost of Gasoline - Leaded \$0.409 Litre \$0.424 Litre
- Unleaded 0.439 Litre

Distance Travelled/Year (see also Table 46)

- 1) Adult (19 - 64) - 12343 km - 7405.80 km City
- 4937.20 km Highway
- 2) Senior (Individual) - 7100 km - 4260.00 km City
- 2840.00 km Highway
- 3) Senior (Couple) - 9400 km - 5640.00 km City
- 3760.00 km Highway

TABLE 46

TRANSPORTATION STANDARD FOR FAMILIES OPERATING AUTOMOBILES

Individual and Collective Mileages

A. Automobile

Families:

To work	242 roundtrips @ 29 kilometres
Non-work use	100 km. per week for 50 weeks
One vacation roundtrip	325 kilometres

Seniors:

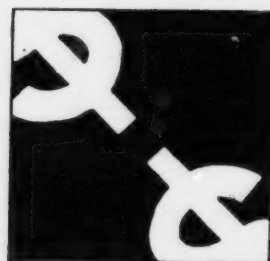
Individuals	7,100 km.
Couples	9,400 km.

B. Public Transport Average Per Year (additional)

	<u>Seniors</u> <u>65+</u>	<u>Adult</u> <u>(16-64)</u>	<u>Children</u> <u>Under 6</u>	<u>6-11 years</u>	<u>12-17 years</u>
To work	-	-	-	-	-
To school	-	-	-	-	390 fares
Other	50 fares	50 fares	-	25 fares	50 fares

xi

CHILD CARE



xi) Child Care

The original Guide For Family Budgeting, developed by the Social Planning Council of Metropolitan Toronto in 1972, made only small mention of the need for, and costs of, child care. More systematic consideration of child care needs awaited the increase in female labour force participation and the rise in the number of single parent families that occurred in the 1970's. By 1981, 75 percent of single parents with at least one child, living in the Hamilton-Wentworth Region, were actively participating in the labour force.

a) Single Parent Families

Single parents working outside the home require care for their children while they are at work. Adequate child care provides not only service for the parent but can also aid in a child's physical and social development.

The lack of a second adult to share responsibilities in household maintenance and operation creates special requirements for the single parent family. Routine tasks, such as banking and shopping, can become complicated by the presence of children. Emergencies, due to accidents or sudden illness by family members may require the undivided attention of the parent. Moreover, the single parent may need child care to enable participation in occasional adult recreation or educational activities. The Child Care standards for single parent families are illustrated in Table 47.

b) Two Parent Families

In 1981, in Hamilton-Wentworth, 48 percent of husband-wife families with at least one child had both parents actively participating in the labour force¹. Thus, a significant number of pre-school and school age children of working parents also require supervised care before and after school and during lunch time. The standard for two parent families (Table 47) provides for part-time supervised care, a babysitter for both teacher professional development days and school holidays, and for summer camps.

c) Costs and Standards

The costs for child care (Tables 48 - 50) represent typical expenditures required to purchase needed child care services. Standards (Table 47) have been designed to reflect needs by age of the child and labour force participation of the parent or parents. The primary objective of the standards is to ensure provision of adequately supervised child care, for children under 12 years of age (as required by legislation), for those occasions when the parent or parents are unable to provide care.

¹ Statistics Canada, 1981 Census.

TABLE 47

CHILD CARE STANDARD (HOURS PER YEAR)

<u>Activity</u>	<u>Both Parents or a Single Parent working outside the home</u>		<u>One Parent or a Single Parent working inside the home</u>	
	<u>Pre-School Age Child</u>	<u>Child in Grades 1 - 4</u>	<u>Pre-School Age Child</u>	<u>Child in Grades 1 - 6</u>
Work	40-45 hrs. weekly for 50 weeks	a. 10-15 hrs. weekly for 43 weeks b. 171 hrs. per year for 10 school holidays & 9 professional development days c. 40-45 hrs. for 7 weeks summer vacation	-	-
Shopping, etc.	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly 9 weeks
Emergencies	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks
Social	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks
Total child care per year	2275 - 2525 hrs. of care	1156 - 1406 hrs. of care	275 hours	152 hours

TABLE 48

AVERAGE CHILD CARE COSTS BY TYPE OF CARE

<u>Day Care Centre Care</u>	<u>Cost</u>	
	<u>Day</u>	<u>Week</u>
Full-time infant care (under 2 years old)	23.50	117.50
Full-time regular care (2 years old)	21.00	105.00
Full-time regular care (2 - 5 years old)	16.50	82.50
Before and after school and lunch care (6 - 12 years old)	9.25	46.25
Day Camps (summer)	-	35.75
Private sitter (one week = 5 days x 9 hours/day)	2.25 per hour	101.25 per week

Sources:

- 1) Community Information Service, Directory of Day Camps, Hamilton: 1986.
- 2) Hamilton Coalition for Better Day Care.

TABLE 49

ANNUAL CHILD CARE COSTS: SINGLE PARENT FAMILY

i) One Child

1.	Working single parent, child under 2 years of age	
	35 weeks, centre infant care	\$4,112.50
	35 weeks, sitter care, 5.5 hours/week	<u>433.13</u>
	TOTAL	\$4,545.63
2.	Working single parent, 2 year old child	
	50 weeks, centre infant care	\$5,875.00
	50 weeks, sitter care, 5.5 hours/week	<u>618.75</u>
	TOTAL	\$6,493.75
3.	Working single parent, 2 - 5 year old child	
	50 weeks, full-time regular centre care	\$5,250.00
	50 weeks, sitter care, 5.5 hours/week	<u>618.75</u>
	TOTAL	\$5,868.75
4.	Working single parent, school age child (6 - 12 years)	
	43 weeks, before and after school and lunches	\$1,988.75
	19 professional development days and holidays	
	sitter care, 9 hours per day	384.75
	6 weeks day camp	214.50
	1 week, sitter care (summer)	101.25
	50 weeks, sitter care, 5.5 hours/week	<u>618.75</u>
	TOTAL	\$3,308.00
5.	Single parent at home, pre-school age child (1 - 5 years)	
	50 weeks, sitter care, 5.5 hours/week	\$ 618.75
6.	Single parent at home, school age child (6 - 12 years)	
	42 weeks, sitter care, 2.5 hours/week	\$ 241.88
	7 weeks, sitter care, 5.5 hours/week	<u>86.22</u>
	TOTAL	\$ 328.50

Note: For working single parents (cases 1 - 4) with two or more children under 12: count the cost of 50 weeks sitter care (\$618.75) only once. For single parents at home with two or more children under 12 years (cases 5 and 6): use child care costs for the youngest child as the total for all children.

TABLE 49 (cont'd)

ii) 1 - 2 Children

SINGLE PARENT WORKING - OUTSIDE THE HOME

<u>Number of Children</u>	<u>Age Group of Child (years)</u>		<u>Year \$ (50 weeks)</u>	<u>Month \$</u>	<u>Week \$</u>
	<u>1st Child</u>	<u>2nd Child</u>			
1	Under 2 years	-	6,493.75	541.15	124.19
1	2 - 5 years	-	5,868.75	489.06	112.69
1	6 - 10 years	-	3,308.00	375.67	63.52
2	Under 2 years	Under 2 years	10,493.75	874.48	201.49
2	Under 2 years	2 - 5 years	9,868.75	822.30	189.49
2	Under 2 years	6 - 12 years	7,308.00	609.00	140.32
2	2 - 5 years	2 - 5 years	8,768.75	730.73	168.37
2	2 - 5 years	6 - 12 years	6,208.00	517.33	119.20
2	6 - 12 years	6 - 12 years	5,076.00	423.00	97.47

SINGLE PARENT AT HOME

1	1 - 5 years	-	618.75	51.56	11.88
1	6 - 12 years	-	328.50	27.38	6.31
2	1 - 5 years	6 - 12 years	618.75	51.56	11.88
2	6 - 12 years	6 - 12 years	328.00	27.38	6.31

TABLE 50

ANNUAL CHILD CARE COSTS: TWO PARENT FAMILY

i) One Child

1.	Working parents, child under 2 years of age	
	50 weeks, centre infant care	\$5,875.00
	50 weeks, sitter care, 5.5 hours/week	<u>618.75</u>
	TOTAL	\$6,493.75
2.	Working parents, 2 - 5 year old child	
	50 weeks, full-time regular centre care	\$5,250.00
	50 weeks, sitter care, 5.5 hours/week	<u>618.75</u>
	TOTAL	\$5,868.75
3.	Working parents, school age child (6 - 12 years)	
	43 weeks, before and after school and lunches	\$1,988.75
	19 professional development days and holidays	
	sitter care, 9 hours per day	384.75
	6 weeks day camp	214.50
	1 week, sitter care (summer)	101.25
	50 weeks, sitter care, 5.5 hours/week	<u>618.75</u>
	TOTAL	\$3,308.00
4.	One parent at home, pre-school age child (1 - 5 years)	
	50 weeks, sitter care, 5.5 hours/week	\$ 618.75
5.	One parent at home, school age child (6 - 12 years)	
	43 weeks, sitter care, 2.5 hours/week	\$ 241.88
	7 weeks, sitter care, 5.5 hours/week	<u>86.22</u>
	TOTAL	\$ 328.50

Note: In scenarios with working parents (cases 1 - 3) who have two or more children under 12, count the cost of 50 weeks sitter care (\$618.75) only once. If there are two or more school age children, count the cost of sitter care for professional development days and holidays (\$328.50) only once. For families with one parent at home with two or more children under 12 years of age (cases 4 and 5): use child care costs for the youngest child as the total for all children.

TABLE 50 (cont'd)

ii) 1 - 2 Children

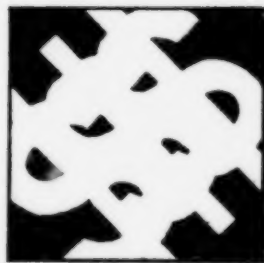
BOTH PARENTS WORKING - OUTSIDE THE HOME

<u>Number of Children</u>	<u>Age Group of Child (years)</u>		<u>Year \$ (50 weeks)</u>	<u>Month \$</u>	<u>Week \$</u>
	<u>1st Child</u>	<u>2nd Child</u>			
1	Under 2 years	-	6,493.75	541.15	124.19
1	2 - 5 years	-	5,868.75	489.06	112.69
1	6 - 10 years	-	3,308.00	375.67	63.52
2	Under 2 years	Under 2 years	10,493.75	874.48	201.49
2	Under 2 years	2 - 5 years	9,868.75	822.30	189.49
2	Under 2 years	6 - 12 years	7,308.00	609.00	140.32
2	2 - 5 years	2 - 5 years	8,768.75	730.73	168.37
2	2 - 5 years	6 - 12 years	6,208.00	517.33	119.20
2	6 - 12 years	6 - 12 years	5,076.00	423.00	97.47

ONE PARENT AT HOME

1	1 - 5 years	-	618.75	51.56	11.88
1	6 - 12 years	-	328.50	27.38	6.31
2	1 - 5 years	6 - 12 years	618.75	51.56	11.88
2	6 - 12 years	6 - 12 years	328.00	27.38	6.31

SPECIAL SCHOOL NEEDS



xii) Special School Needs

Expenses incidental to schooling, such as books and supplies, physical education supplies/equipment and other fees for group activities, vary between schools and from course to course (Table 51). In the public system, only Grade 13 students are required to purchase their own text books. In elementary school, the Board of Education provides all necessary classroom supplies a student requires including pencils, pens, erasers and paper. A child may, however, need some additional items that are not supplied by the Board of Education, such as ball point pens, pencils - both lead and coloured, special paper for projects and a pencil case, that should be taken into account. At the senior elementary and secondary levels, physical education supplies/equipment is required and student activity fees become a social, if not official requirement. A secondary school student must also supply his/her own notebooks and paper. Students wishing to participate in some team sports may find it necessary to purchase specialized shoes and equipment (Table 52).

Day trips have become a formal part of studies. For elementary students, the Board of Education normally supplies buses. At the secondary level, buses may have to be rented and the students charged a fee. Car fare for field trips in the city is often a shared expense with elementary pupils raising half of the cost through events such as car washes and special event days.

It should be noted that many expenditures listed that appear to be discretionary are, in fact, not so. The young person who is unable to participate in an activity with his/her peers may feel deprived and in many activities participation is an important socializing element.

If a student proceeds to post-secondary education, he/she can receive financial assistance in the form of grants, loans, bursaries and scholarships. Nevertheless, there may be a considerable burden for text books and tuition. It is very difficult, however, to estimate these costs. After the age of 16, there is a different type of cost to be considered, opportunity cost or foregone earnings. Students under the age of 18 are able to earn \$3.85 an hour (minimum wage) or more, while students 18 years of age and over are able to earn \$4.35 an hour (minimum wage) or more. These figures do not represent direct costs, however, they should be regarded as elements in estimating an adequate budget, particularly for low income families.

While the Guide illustrates yearly costs, many of these costs are incurred in September. Also, when there is a need, teachers and other school officials can often find funds to assist a student, enabling him/her the opportunity to take a course or participate in the activities he/she wishes.

Daily school transportation costs for students, Grade 7 and above are shown in the Transportation section (II. x). School lunches will often be optional and are not included in the total school costs shown.

TABLE 51
AVERAGE SPECIAL SCHOOL NEED COSTS*

	<u>Year</u>	<u>Month</u>	<u>Week</u>
Junior Public School (Grades 1 - 6)	64.07	5.34	1.23
Senior Public School (Grades 7 - 8)	75.22	6.27	1.44
Secondary School (Grades 9 - 12)	144.21	12.02	2.77
Grade 13	284.21	23.68	5.46

* majority of these costs are incurred in September

TABLE 52

ESTIMATED AVERAGE COSTS OF SPECIAL SCHOOL NEEDS

Grade	i) Total Cost Per Year	ii) Classroom Costs			iii) Outside Classroom Costs				
		Athletic Needs ¹	Books	Supplies	Field Trips	Dances Games	Lock	Athletic Card	Insurance ⁷
Junior P.S. Grades 1 - 6	64.07	38.17	Board Supplied	9.40 ³	3.00	2.00 ⁶ (4x.50)	--	--	11.50/ pupil
Senior P.S. Grades 7 - 8	75.22	45.59	Board Supplied	9.40	3.00	2.00 (4x.50)	3.75	--	11.50/ pupil
Secondary School Grades 9 - 12	144.21	52.96	Board Supplied	40.00 ⁴	15.00 ⁵	16.00 (4x4.00)	3.75	5.00	11.50/ pupil
Grade 13	284.21	52.96	140.00 ²	40.00	15.00	16.00 (4x4.00)	3.75	5.00	11.50/ pupil

¹ For Grades 1 - 6, figure based on the cost of a pair of running shoes. For Grades 7 - 13, figures based on the costs of running shoes, tube socks, shorts and a T-shirt.

² Costs vary depending on courses selected and the number of books required. However, a range of \$90 - \$180 can be expected.

³ Cost of supplementary items students may require, not supplied by the Board.

⁴ Costs range between \$30 - \$50, depending on courses selected.

⁵ Costs vary depending upon number of trips, bus fares and admissions. Costs ranging from \$10 - \$100 can be expected.

⁶ Based on the cost of four events per year: Grades 1 - 8 at \$0.50 per event. For Grades 9 - 13, \$4.00 per event (dance or game).

⁷ The Board of Education recommends maximum coverage against injury or loss of limb both in and away from school.

INSURANCE



xiii) Insurance

i) Life Insurance

As a means of providing a degree of financial security upon death of a family member and as a source of funds to meet burial expenses, a term insurance protection plan is a necessity in any family budget. Term insurance does not replace a savings plan, and no monthly benefits are paid at any age. It does represent, however, the least expensive method of providing death benefits for individuals under age 65 (Table 53).

The insurance plan in the Guide has the minimal objectives of providing on the death of the breadwinner:

1. a fund for burial and incidental expenses;
2. a fund for a six month period of re-adjustment.

Provincial medical and hospital plans now cover many items that were formerly the income earner's estate's liability and a matter of life insurance coverage. In addition, the Canada Pension Plan (C.P.P.) upon the death of a contributor now pays a lump sum death benefit of up to \$2580.* Furthermore, a spouse under the age of 65 would receive a maximum of \$273.35 per month while a spouse over 65 (who had worked and contributed to the C.P.P.) would receive up to \$486.11 per month (including their own pension). A spouse over age 65

* All Canada Pension Plan figures presented represent maximum payments in 1986; and are not necessarily the amounts persons would receive upon the death of a contributor, as each case is individually assessed.

(who had not worked and therefore had not contributed to the C.P.P.) would be given no more than \$291.67 per month under the plan. Finally, each child under the age of 25 who is single and still in school would be eligible for a maximum of \$91.06 per month.

TABLE 53
AVERAGE ANNUAL INSURANCE COSTS

<u>Plan</u>	<u>Yearly Costs at Age:</u>	
	<u>25</u>	<u>40</u>
\$7,600 whole life plan paid up at age 65, with waiver of premium on disability and double indemnity, participating	128.31	192.79
\$7,600 term plan for 25 years with waiver of premium on disability, non-participating	73.87	93.55

Premium rates vary with the type of policy and the age and sex of the insured at the time of purchase. Insurance costs are less if payments are made annually or semi-annually rather than monthly. In addition, rates for smokers may be as much as 50 percent higher than those of non-smokers, depending upon the insurance company.

Due to variations in both requirements for insurance and the costs of various plans, this section is intended only as a guide of approximate costs for minimum life insurance requirements. An amount of \$6.50 per month has been allocated for all families.

ii) Tenant Insurance

Such insurance is applicable to apartment renters but is not mandatory. A majority of renters do, however, obtain tenant insurance. The minimum policy, recommended by most brokers, is \$15,000 and includes coverage for theft, vandalism and fire. Also included is \$500,000 liability. The average cost per year, based on a survey of local insurance companies is \$103.00 a year or \$8.58 a month.

CONTINGENCY FUND



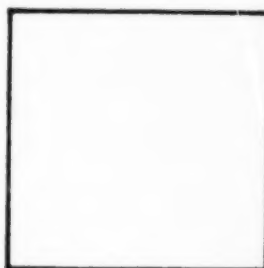
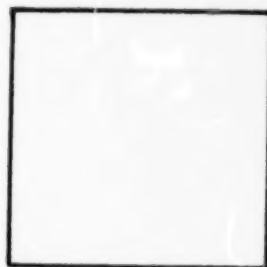
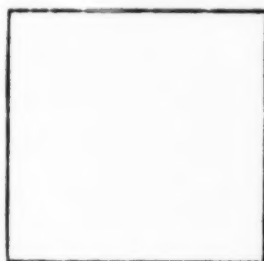
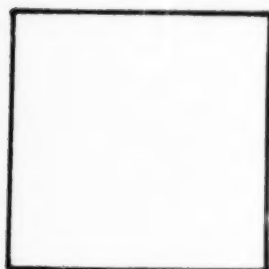
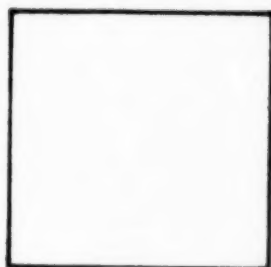
xiv) Contingency Funds

Except for insurance, no other savings plans are considered in this budget. However, allowance should be made for a contingency fund to cover household emergencies. It is suggested that the following amounts be minimally budgetted for this purpose:

1 person family	\$19.00/month
2 person family	20.00/month
3 person family	21.00/month
4 person family	22.00/month
5+ person family	24.00/month

No long-term savings plan is considered in the Guide.

Part III



**Considerations
in Budgeting**

i) Special Circumstances*

The standards for the categories of expenditure on the preceding pages represent normal, or typical, regular and ongoing requirements in family budgeting. Yet every family, at sometime, is likely to face an unusual situation, such as the need for household help, or to be confronted with one-time-only needs, such as supplies for infants, or to have special needs, such as the occupational expense of uniforms.

This section serves merely to call attention to some special circumstances that may affect family budgeting.

1. Occupation expenses: because of the variation in costs of union membership and in benefits provided through unions, costs of union membership are not included in this report. Such costs are, however, a necessary part of the family budget. The type of occupation may make necessary some additional expenditures, such as tools for a mechanic, safety equipment or uniforms.

* Please note: This section is printed, with only minor modifications, directly from The Guide for Family Budgeting, 1981 of the Social Planning Council of Metropolitan Toronto.

2. Disabled persons, maintaining their own homes, may require occasional household help. This may range from infrequent assistance with shopping, to regular aid in housecleaning or meal preparation.
3. Heavy debts create special budgetary problems, as shown in the section on the Use of Credit.
4. A wedding brings with it special costs.
5. Fees for child care and the occasional need for a babysitter must be noted. Estimates of child care and occasional sitting costs are included for working single and two parent families.
6. Special budgetary consideration must be given to the months of September (back to school expenses for families with children) and December - Christmas gifts.

ii) Shopping Tips

Some notes on economizing have been made in relation to individual categories of expenditure. This section provides some general hints on cutting family costs.

1. Sales: Taking advantage of periodical sales, or mark-downs in prices, is an obvious means of economizing. The family who regularly sets aside funds allocated for certain purposes is able to buy during sales. Retail stores follow this basic sale schedule.

January: Household linens (white sales), fabrics,
sporting equipment, coats, housewares;
February: Furniture and furnishings, coats & winter wear;
March & April: Automotive equipment, barbecues, winter
clothing clearances;
May & June: Major appliances, storm windows, screens;
July: Summer clothing and sportswear;
August: Sportswear, household linens, garden furniture,
back-to-school needs;
September: Back-to-school items, current year's cars;
October: Appliances, toys, Christmas gifts;
November: Coats, Christmas gifts;
December: (after Christmas) Clothing & party wear,
Christmas cards and decorations.

A handy purse or wallet record of family clothing sizes and house measurements will allow the shopper to take advantage of such sales.

Families with marginal incomes, who live so close to need that goods can only be purchased at the time they are required by adjusting other expenditures, seldom can take advantage of sales or mark-downs.

2. The shopper who considers durability of materials and simplicity of design or style will make better buys.

- a) When purchasing household linens or clothing, it is often possible to buy 'seconds' at a considerably lower price. If the flaw does not affect the wearing quality, 'seconds' are a good buy.
 - b) Whenever clothing is purchased, the total wardrobe should be kept in mind. Interchangeable colour schemes add versatility and cut down on the number of accessories. 'Fad' or one-purpose clothes should be avoided.
 - c) The basic model in appliances is generally the best buy. The deluxe model is usually only fancier and may be unnecessarily automated.
3. It is always wise to know who you are dealing with. If the organization is not well known, check with the Better Business Bureau of Hamilton and District, 170 Jackson St. E., Hamilton, Ontario L8N 1L4 (416) 526-1111.
4. Comparison shopping: Particularly on major purchases, the shopper should compare quality and price in several stores, making sure the item carries the manufacturer's guarantee.
5. Regular cleaning and repair of clothing and household articles will enhance their appearance and preserve their useful lifetimes.

6. While there are reputable second-hand stores that offer well-repaired and cleaned merchandise at reasonable prices, second-hand items are not necessarily a good investment in view of the obsolescence of mass-produced goods.

iii) Income Tax

The following applies to most families with children and to seniors.

1. Social Assistance

Social assistance in the form of the municipal General Welfare Assistance or the provincial Family Benefits Allowance programs is not considered taxable income in the hands of the recipient.

2. Family Allowance

A monthly Family Allowance of \$31.58 for each eligible child is paid to families with Canadian citizenship or landed-immigrant status in 1986. Children eligible for this allowance are those under 18 years, not working full-time or not receiving a taxable income. The allowance is generally paid to the mother unless it is demonstrated that the father has custody of the child or children. Applications for Family Allowance benefits can be found in post offices and hospitals.

3. Child Tax Credit

A child tax credit for each child under 18 years of age is paid to the parent receiving Family Allowances. For the taxation year this amount varied upward to \$954 per child for families whose total net income was not over \$26,330. This amount is reduced by five percent of the amount of total net family income (the income of both spouses) over \$26,330. Thus, it reached "0" at about \$32,220 for the 1986 taxation year. Both the child tax credit and the income eligibility amounts are currently indexed to the consumer price index. Application forms are mailed out to recipients of Family Allowances automatically, or are available from Revenue Canada. The parent making application for the Credit must have a social insurance number. Social Insurance Number application forms may be obtained by writing to: Unemployment Insurance Commission, Social Insurance Registration, Central Index, Vanier, Ontario K1A 0J7. Applications are also available at the following area Canada Manpower Centres:

<u>Downtown Office:</u>	40 Wellington Street North, P.O. Box 2066, Station "A", Hamilton, Ontario L8R 1M8	572-2211-2-3
<u>Mountain Office:</u>	845 Upper James Street, P.O. Box 2070, Station "A", Hamilton, Ontario L8N 3R5	387-3400
<u>Hamilton East Office:</u>	Strath-Barton Mall, 1565 Barton Street East Hamilton, Ontario L8H 2Y3	545-8313
<u>Stoney Creek Office:</u>	Fiesta Mall, 102 Highway #8 Stoney Creek, Ontario L8G 1C1	664-4494

Office Hours: 8:30 a.m. to 4:30 p.m. at all offices

iv) Income Taxes and the Single Parent

Single parent families, most headed by women, receive among the lowest levels of income of all types of families in Canada. Protecting income from unnecessary taxes can pay off handsomely. This section presents some aspects of the Canadian income tax system that have special bearing for single parent families.

1. Alimony and Support Payments

Income taxes are payable by the parent receiving alimony and/or child support payments, if they are made according to a written agreement or court order. Correspondingly, alimony and support payments paid under these circumstances are tax deductible for the one paying them.

2. Equivalent to Married Exemption

Single parents may claim the 'equivalent to married exemption' for one dependent they support in a home they maintain. In 1985, this was \$3,630.

It is best to claim this exemption for the youngest child. Exemptions for older children are made in the child exemption section where greater age means a greater claim.

3. Child Care Expenses

Expenses for child care to permit work for the parent may be tax deductible. Single parents may deduct expenses for child care where a receipt is given for those services. Correspondingly, the care provider must claim

this income as taxable. A man is only entitled to claim this deduction for income tax purposes where he is not married, is separated from his wife pursuant to a court order or written agreement or where his wife is incapable of caring for the children by reason of mental or physical infirmity or confinement in prison. Child care to enable formal education or training is not considered a tax deductible expense. The maximum deduction per child in care is \$2,000 per year.

v) Income Taxes and Seniors

1. Exemptions and Dependents

In 1985, persons born in 1920 or earlier (aged 65 years and over) received an aged exemption of \$2,590. This exemption is indexed by Revenue Canada to the Consumer Price Index.

2. Ontario Property and Sales Tax Grants

Beginning in 1980, persons aged 65 years and over became eligible for an Ontario Property Tax Grant of up to \$500 annually. Payments are made in April and October of each year. A sales tax grant of \$50 is also available. Application is made on forms obtainable from the Ontario Ministry of Revenue. Recipients of these tax grants are not eligible for property and sales tax credits.

3. Pension Income Deduction

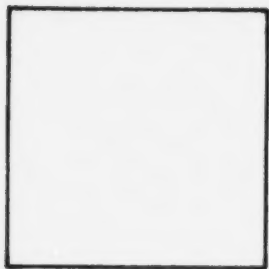
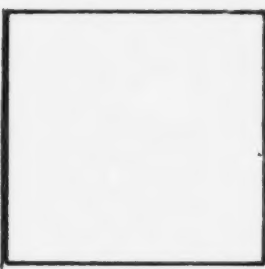
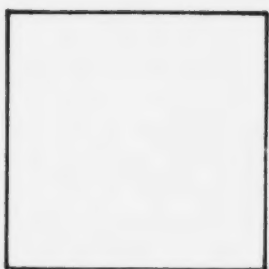
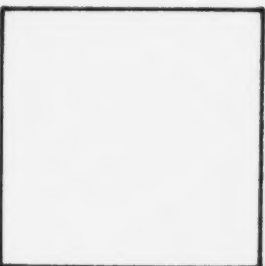
In 1985, a deduction of up to \$1,000 per year is allowed from income received from registered retirement savings plans and other private pension plans for those aged 60 years and over. Deductions may be transferred between spouses.

4. Guaranteed Income Supplement (G.I.S.) and Ontario Guaranteed Income Supplement (G.A.I.N.S.)

Recipients of Old Age Security Pensions from the Federal government may be eligible for a Guaranteed Income Supplement (G.I.S.) of up to \$346.45 a month from the Federal Department of National Health and Welfare. A smaller Guaranteed Annual Income Supplement - "G.A.I.N.S." - is calculated on the basis of total income and marital status and is adjusted every three months for increases in the cost of living. Application forms are sent with Federal pension cheques but may also be obtained from area post offices. Application for the Ontario supplement may be made as a result of applying for the Federal supplement. G.A.I.N.S. applications can also be obtained from the Ontario Ministry of Revenue, P.O. Box 624, 33 King St. W., Oshawa, Ontario L1H 8H8, 1-800-263-7700.

5. Retired persons, like other Canadians, are allowed up to \$1,000 (per person) tax-free income from interest, dividends and some capital gains if they are from Canadian banks, companies or other sources. Deductions may be transferred between spouses.

Part IV

Summary Cost Tables

Monthly Summary Costs Tables

The following tables are designed to summarize the costs presented in the preceding sections, for quick and easy reference. The five tables are:

1. Food Costs for Brand Name, Bulk Food and No Name items, for each household member, by their age, sex and activity levels and by household size.
2. Children's Costs for non-food items including clothing, personal care, transportation, reading, recreation, gifts and communications and special school needs. These costs vary by age and sex.
3. Adults' Costs for non-food items including clothing, personal care, transportation, recreation, reading, gifts and communication, alcohol and tobacco, life insurance and a contingency fund. These costs vary by household type, sex and activity level.
4. Costs that vary by household size and composition including 'home furnishings and equipment'; household operation, and medical, dental and health care.
5. Housing and Utility Costs can vary more greatly than other costs. Modest but adequate standard housing costs are given for comparison and for use in sample budgets. Standard housing costs vary by bedroom allotment, tenure and equity.

It is essential that all five sections be carefully examined when using the Summary Table. Reference to the detailed chapters on specific expenditure categories is advised. Modifications in the costs, and additions to, or deletions from the categories included here, must be made in preparing a budget for any given family or counselling around a given problem.

I. SUMMARY OF COSTS ON A MONTHLY BASIS

FOOD COSTS PER PERSON BY HOUSEHOLD SIZE

i) BRAND NAMES

<u>Household Member</u>	<u>Household Size (select one column)</u>					
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6+</u>
<u>Age-Sex-Activity Group</u>	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
<u>Child</u>						
6 - 12 months	-	105.16	100.57	95.78	90.99	86.20
1 - 3 years	-	81.68	78.16	74.26	70.36	66.83
4 - 6 years	-	97.30	92.87	88.45	84.03	79.61
7 - 9 years	-	115.19	109.96	104.72	99.48	94.25
10 - 12 years	-	135.44	129.29	123.13	116.97	110.82
<u>Boy</u>						
13 - 15 years	-	160.81	153.50	146.19	138.88	131.57
16 - 18 years	-	182.71	174.41	166.10	157.80	149.49
<u>Girl</u>						
13 - 15 years	-	140.50	134.12	127.73	121.34	114.96
16 - 18 years	-	133.06	127.01	120.96	114.91	108.86
<u>Man (19 - 64 years)*</u>						
A - Light activity	152.11	133.86	127.77	121.69	115.61	109.52
B - Moderate activity	158.41	139.40	133.07	126.73	120.39	114.06
C - Heavy activity	204.80	180.22	172.03	163.84	155.65	147.46
<u>Woman (19 - 64 years)*</u>						
A - Light activity	138.71	122.07	116.52	110.97	105.42	99.88
B - Moderate activity	144.79	127.41	121.62	115.83	110.04	104.25
C - Heavy activity	167.20	147.14	140.45	133.76	127.27	120.38
Pregnancy in 3rd trimester	172.90	152.15	145.24	138.32	131.40	124.49
Nursing	203.06	178.70	170.57	162.45	154.33	146.21

TOTAL SECTION 1 COSTS: \$						

* Note: Food cost for seniors are illustrated in Table 1, section II i Food (p. 17).

I. SUMMARY OF COSTS ON A MONTHLY BASIS (cont'd)

ii) BULK FOOD ITEMS

Household Member Age-Sex-Activity Group	Household Size (select one column)					
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6+ Persons
<u>Child</u>						
6 - 12 months	-	105.36	100.57	94.78	90.99	86.20
1 - 3 years	-	79.87	76.24	72.6L	68.98	65.35
4 - 6 years	-	94.62	90.32	86.02	81.72	77.42
7 - 9 years	-	111.62	106.54	101.47	96.40	91.32
10 - 12 years	-	131.19	125.22	119.26	113.30	107.33
<u>Boy</u>						
13 - 15 years	-	155.44	148.38	141.31	134.24	127.18
16 - 18 years	-	176.17	168.16	160.15	152.14	144.14
<u>Girl</u>						
13 - 15 years	-	136.06	129.87	123.69	117.51	111.32
16 - 18 years	-	129.76	123.86	117.96	112.06	106.16
<u>Man</u> (19 - 64 years)*						
A - Light activity	147.13	129.47	123.59	117.70	111.82	105.93
B - Moderate activity	153.80	135.34	129.19	123.04	116.89	110.74
C - Heavy activity	196.60	173.01	165.14	157.28	149.42	141.55
<u>Woman</u> (19 - 64 years)*						
A - Light activity	134.49	118.35	112.97	107.59	102.21	96.83
B - Moderate activity	139.59	122.84	117.25	111.67	106.09	100.50
C - Heavy activity	160.48	141.22	134.80	128.38	121.96	115.54
Pregnancy in 3rd trimester	167.69	147.57	140.86	134.15	127.44	120.74
Nursing	197.85	174.11	166.19	158.28	150.37	142.45

TOTAL SECTION 1 COSTS:	\$					

* Note: Food cost for seniors are illustrated in Table 1, section II i Food (p. 17).

I. SUMMARY OF COSTS ON A MONTHLY BASIS (cont'd)

iii) NO NAME BRANDS

<u>Household Member</u>	<u>Household Size (select one column)</u>					
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6+</u>
<u>Age-Sex-Activity Group</u>	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
<u>Child</u>						
6 - 12 months	-	105.36	100.57	95.78	90.99	86.20
1 - 3 years	-	73.38	70.05	66.71	63.37	60.04
4 - 6 years	-	86.41	82.48	78.55	74.62	70.70
7 - 9 years	-	102.07	97.43	92.79	88.15	83.51
10 - 12 years	-	119.92	114.47	109.02	103.57	98.12
<u>Boy</u>						
13 - 15 years	-	142.03	135.58	129.12	122.66	116.21
16 - 18 years	-	161.07	153.75	146.43	139.11	131.79
<u>Girl</u>						
13 - 15 years	-	124.70	119.03	113.36	107.69	102.02
16 - 18 years	-	118.88	113.47	108.07	102.67	97.26
<u>Man (19 - 64 years)*</u>						
A - Light activity	134.16	118.06	112.70	107.33	101.96	96.60
B - Moderate activity	141.54	124.55	118.89	113.23	107.57	101.91
C - Heavy activity	179.73	158.16	150.97	143.78	136.59	129.40
<u>Woman (19 - 64 years)*</u>						
A - Light activity	128.79	113.33	108.18	103.03	97.88	92.73
B - Moderate activity	127.60	112.29	107.18	102.08	96.98	91.87
C - Heavy activity	146.85	129.33	123.35	117.48	111.61	105.73
Pregnancy in 3rd trimester	153.75	135.90	129.15	123.00	116.85	110.70
Nursing	181.41	159.64	152.39	145.13	137.87	130.62

TOTAL SECTION 1 COSTS:	\$					

* Note: Food cost for seniors are illustrated in Table 1, section II i Food (p. 17).

II. CHILDREN'S COSTS (NON-FOOD)

ALL FAMILIES								
Age-Sex Group	Clothing	Personal Care		Public Transportation ¹	Reading, Recreation, Gifts & Communication	Special School Needs ²	Total ⁴	
		BN	NN				BN	NN
<u>Child</u>								
0 - 5 months	55.86	2.75	2.57	-	-	-	58.61	58.43
6 - 12 months	28.14	2.75	2.57	-	-	-	30.89	30.71
<u>Boy</u>								
1 year	14.43	2.75	2.57	-	8.81	-	25.99	25.81
2 years	14.43	5.50	5.14	-	8.81	-	28.74	28.38
3 years	18.95	5.50	5.14	-	8.81	-	33.26	32.90
4 years	18.95	5.50	5.14	-	8.81	-	33.26	32.90
5 years	19.04	5.50	5.14	1.34	8.81	5.34	40.03	39.67
6 years	19.04	5.75	5.42	2.64	8.81	5.34	41.58	41.25
7 - 11 years	20.99	5.75	5.42	2.64	24.98	5.34	59.70	59.37
12 years	24.88	9.09	8.72	25.32	29.68	6.27	95.24	94.87
13 years	24.88	9.09	8.72	25.32	29.68	6.27	95.24	94.87
14 years	24.88	9.09	8.72	25.32	29.68	12.02	100.99	100.62
15 years	29.14	9.09	8.72	25.32	34.25	12.02	109.82	109.45
16 years	29.14	13.57	12.03	25.32	34.25	12.02	114.30	112.76
17 years	29.14	13.57	12.03	25.32	34.25	12.02	114.30	112.76
18 years	29.14	13.57	12.03	50.68	34.25	23.68 ³	151.32	149.78
<u>Girl</u>								
1 year	14.43	2.75	2.57	-	8.81	-	25.99	25.81
2 years	14.43	5.50	5.14	-	8.81	-	28.74	28.38
3 years	18.95	5.50	5.14	-	8.81	-	33.26	32.90
4 years	18.95	5.50	5.14	-	8.81	-	33.26	32.90
5 years	20.41	5.50	5.14	1.34	8.81	5.34	41.40	41.04
6 years	20.41	5.75	5.42	2.64	8.81	5.34	42.95	42.62
7 - 11 years	25.40	5.75	5.42	2.64	24.98	5.34	64.11	63.78
12 years	35.62	12.03	10.73	25.32	29.68	6.27	108.92	107.62
13 years	35.62	12.03	10.73	25.32	29.68	6.27	108.92	107.62
14 years	35.62	12.03	10.73	25.32	29.68	12.02	114.67	113.37
15 years	49.82	12.03	10.73	25.32	34.25	12.02	133.44	132.14
16 years	49.82	17.95	16.57	25.32	34.25	12.02	139.36	137.98
17 years	49.82	17.95	16.57	25.32	34.25	12.02	139.36	137.98
18 years	49.82	17.95	16.57	50.68	34.25	23.68 ³	176.38	175.00

TOTAL SECTION 2 COSTS: \$

¹ Monthly transportation costs for children in families with cars are: child 6 - 11 years (\$0.62) and child 12 - 17 years (\$20.16).

² Cost based on grade in school. Assumes that (grade + 5 = child's age).

³ Grade 13 students only.

⁴ Costs of child care are not included in these totals. See Tables 48 - 50, Section II, xi - Child Care (p.126 - 130) for these costs where applicable.

III. ADULTS' COSTS (NON-FOOD)

Household Type	Clothing	Personal Care		Reading, Recreation, Gifts & Com- munication ¹	Public Transit ²	Alcohol and Tobacco	Insu- rance	Total	
<u>Two Parent Families</u>		NB	NN	Head			Head	NB	NN
Man - blue collar	42.02	19.53	17.40	111.94	53.95	57.36	6.50	291.30	289.17
- white collar	45.11	19.53	17.40	111.94	53.95	57.36	6.50	294.39	292.26
- senior	32.14	17.60	15.95	146.29	75.67	39.51	6.50	317.71	316.06
				<u>Spouse</u>			<u>Spouse</u>		
Woman - employed	50.88	18.51	16.98	48.39	48.39	57.36	-	223.53	222.00
- homemaker	40.15	17.96	16.47	48.39	17.64	57.36	-	181.50	180.01
- senior	34.36	27.83	26.86	60.10	29.13	39.51	-	190.93	189.96

TOTAL SECTION 3 COSTS: \$

¹ The costs above can be allocated to either the man or woman. In this case, they are added to the man's total. In addition, when calculating the recreation costs for a single person, \$100.30 per month has been allocated; reflecting a 50% reduction in the cost of a housekeeping cottage and a 15% reduction in gifts and contributions.

² Adult monthly transportation costs with a car are \$333.41.

IV. COSTS THAT VARY BY HOUSEHOLD SIZE AND COMPOSITION

Size of Family	Home Furnishings & Equipment	Household Operation		Medical, Dental and Health Care		Contingency Fund	Total	
		NB	NN	NB	NN		NB	NN
One person	49.22	12.17	8.51	59.97	59.56	19.00	140.36	136.29
Two persons	56.12	21.89	17.24	116.95	116.54	20.00	214.96	209.90
Three persons	64.35	26.46	20.60	120.94	120.20	21.00	232.75	226.15
Four persons	70.97	32.47	25.52	120.94	120.20	22.00	246.38	238.69
Five persons	76.30	34.28	27.24	120.94	120.20	24.00	255.52	247.74
Six persons	81.47	37.34	29.90	120.94	120.20	24.00	263.75	255.57
Seven persons	86.80	40.96	33.03	120.94	120.20	24.00	272.70	264.03
Eight persons	92.27	44.58	36.16	120.94	120.20	24.00	281.79	272.63
<u>Seniors</u>								
One person	47.11	12.17	8.51	29.17	28.76	19.00	107.45	103.88
Two persons	54.02	21.89	17.24	51.78	51.37	20.00	147.69	142.63

TOTAL SECTION 4 COSTS (Select one household type): \$

V. HOUSING AND UTILITY COSTS

Housing costs vary greatly. For normal budgeting purposes, the actual amount paid by a family may be used. For comparative purposes, the sample budgets use rental housing costs for April 1986 from Table 4 (pg.35): bachelor (\$255/month), one bedroom (\$324.98/month), two bedrooms (\$396.19/month) and three bedrooms (\$471.18/month). The bedroom allotments in Table 4 should be consulted in determining the spatial adequacy of rental accommodation. As a rule, however, one bedroom should be allocated to a household for each of the following categories: a) one adult or a couple, b) an only child, c) two children (same sex, any age), d) two children (different sex, both under 5), e) a third child.

The housing and utility chapters contain much more detail to assist in the establishment of a total for this section.

TOTAL SECTION 5 COSTS: \$

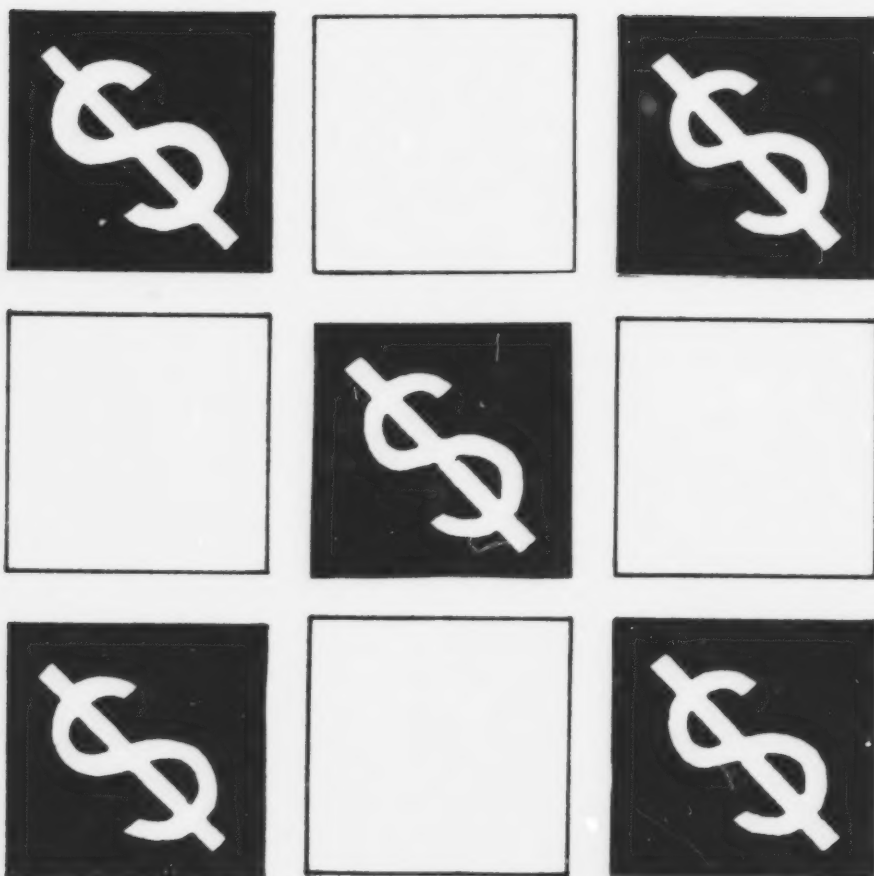
VI. SUMMARY OF TOTAL BUDGET REQUIREMENTS

TOTAL SECTION I COSTS ¹	\$ -----
TOTAL SECTION II COSTS ¹	\$ -----
TOTAL SECTION III COSTS	\$ -----
TOTAL SECTION IV COSTS	\$ -----
TOTAL SECTION V COSTS	\$ -----
TOTAL MONTHLY BUDGET REQUIREMENTS ²	\$ -----
x 12 TOTAL YEARLY BUDGET REQUIREMENTS	\$ -----

¹ If family includes child under 1 year, adjust child costs in sections I and II before calculating yearly costs.

² Excluding income taxes and social insurance contributions

Part V



Sample Budgets

Using the Sample Budgets

The 21 sample budgets illustrated in this section examine the expenditure requirements of a variety of typical households. The sample budgets include the cost of O.H.I.P. and dental insurance in health care, although these items are often paid by an employer and therefore may not appear as part of an individual's income.

The "Total Budget Requirement" in each budget gives the amount needed to meet the Budget Guide standards for food, housing, clothing, health care and so forth. The "Estimated Income Tax, C.P.P. and U.I.C. less Tax Credits" are in addition to the "Total Budget Requirements" and are based on the 1985 income tax guide. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required".

Note: In all 21 budget scenarios:

- i) employed males were given blue collar employment;
- ii) employed females were given white collar employment;
- iii) moderate activity levels were used in determining costs for adults;
- iv) no automobile is owned unless explicitly stated;
- v) families are apartment renters.

I. SINGLE ADULT HOUSEHOLDSi) ONE PERSON: MALE ADULT - EMPLOYED

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of Total Budget</u>	
	<u>Month</u>		<u>Year</u>		<u>Brand</u>	<u>No</u>
	<u>Brand</u>	<u>No</u>	<u>Brand</u>	<u>No</u>		
	<u>Name</u>	<u>Name</u>	<u>Name</u>	<u>Name</u>	<u>Name</u>	<u>Name</u>
Food ¹	126.73	113.23	1520.76	1358.76	16.0	14.6
Housing (Bachelor) ²	255.17	-	3062.04	-	32.1	33.0
Homefurnishings & Equipment	52.67	-	632.04	-	6.6	6.8
Household Operation	13.02	9.11	156.24	109.32	1.6	1.2
Clothing ³	44.96	-	539.52	-	5.7	5.8
Health Care	59.97	59.56	719.64	714.72	7.6	7.7
Personal Care	20.90	18.62	250.80	223.44	2.6	2.4
Recreation, Reading, Gifts, & Contributions	79.74	-	956.88	-	10.1	10.3
Communication	20.56	-	246.72	-	2.6	2.7
Alcohol and Tobacco	57.36	-	688.32	-	7.2	7.4
Transportation ⁴	37.27	-	447.24	-	4.7	4.8
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.8	0.8
Contingency Fund	19.00	-	228.00	-	2.4	2.5
Total Budget Requirement	793.85	773.75	9526.20	9585.00	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	114.97	-	1379.65	-		
Estimated Gross Income Required	908.82	-	10905.85	-		

¹ Bulk foods costs would be \$123.04/month or \$1,476.48/year.² Includes all fuel and utilities costs.³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.⁴ If an automobile were owned, transportation costs would be \$333.41/month or \$4,000.92/year.

I. SINGLE ADULT HOUSEHOLDS (cont'd)

ii) ONE PERSON: FEMALE ADULT - EMPLOYED

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹	115.83	102.03	1389.96	1224.96	14.6	13.2
Housing (Bachelor) ²	255.17	-	3062.04	-	32.3	33.1
Homefurnishings & Equipment	52.67	-	632.04	-	6.7	6.8
Household Operation	13.02	9.11	156.24	109.32	1.6	1.2
Clothing	54.44	-	653.28	-	6.9	7.1
Health Care	59.97	59.56	719.64	714.72	7.6	7.7
Personal Care	19.81	18.17	237.72	218.04	2.5	2.4
Recreation, Reading, Gifts, & Contributions	79.74	-	956.88	-	10.1	10.3
Communication	20.56	-	246.72	-	2.6	2.7
Alcohol and Tobacco	57.36	-	688.32	-	7.2	7.4
Transportation ³	37.27	-	447.24	-	4.7	4.8
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.8	0.8
Contingency Fund	19.00	-	228.00	-	2.4	2.5
Total Budget Requirement	791.34	771.63	9496.08	9259.56	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	113.91	-	1366.93	-		
Estimated Gross Income Required	905.25		10863.01			

¹ Bulk food costs would be \$111.67/month or \$1,340.04/year.

² Includes all fuel and utilities costs.

³ If an automobile were owned, transportation costs would be \$332.41/month or \$4,000.92/year.

II. SINGLE PARENT FAMILIES

i) TWO PERSONS: FEMALE ADULT - EMPLOYED,
FEMALE CHILD - 3 YEARS OLD

Expenditure Category	Amount				Percent of Total Budget	
	Month		Year		Brand Name	No Name
	Brand Name	No Name	Brand Name	No Name		
Food ¹	190.09	168.79	2281.08	2025.48	11.7	10.6
Housing (2 bedroom) ²	396.19	-	4754.28	-	24.5	24.9
Homefurnishings & Equipment	61.59	-	739.08	-	3.8	3.9
Household Operation	23.42	18.45	281.04	221.40	1.5	1.2
Clothing	73.39	-	880.68	-	4.5	4.6
Health Care	116.95	116.54	1403.40	1398.48	7.2	7.3
Personal Care	25.69	23.67	308.28	284.04	1.6	1.5
Recreation, Reading, Gifts, & Contributions	100.19	-	1202.28	-	6.2	6.3
Communication	20.56	-	246.72	-	1.3	1.3
Alcohol and Tobacco	57.36	-	688.32	-	3.5	3.6
Transportation ³	37.27	-	447.24	-	2.3	2.3
Child Care	489.06	-	5868.72	-	30.2	30.8
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	20.00	-	240.00	-	1.2	1.2
Total Budget Requirement	1618.26	1589.56	19419.12	19074.72	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	257.03	-	3084.38	-		
Estimated Gross Income Required	1875.29	-	22503.50	-		

¹ Bulk food costs would be \$184.28/month or \$2,211.36/year.² Includes all fuel and utilities costs.³ If an automobile were owned, transportation costs would be \$333.41/month or \$4,000.92/year.

II. SINGLE PARENT FAMILIES (cont'd)

ii) TWO PERSONS: FEMALE ADULT - AT HOME,
FEMALE CHILD - 3 YEARS OLD

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	190.09	168.79	2281.08	2025.48	16.8	15.4
Housing (2 bedroom) ²	396.19	-	4754.28	-	35.1	36.1
Homefurnishings & Equipment	61.59	-	739.08	-	5.5	5.6
Household Operation	23.42	18.45	281.04	221.40	2.1	1.7
Clothing	61.91	-	742.92	-	5.5	5.6
Health Care	116.95	116.54	1403.40	1398.48	10.4	10.6
Personal Care	25.10	23.12	301.20	277.44	2.2	2.1
Recreation, Reading, Gifts, & Contributions	100.19	-	1202.28	-	8.9	9.1
Communication	20.56	-	246.72	-	1.8	1.9
Alcohol and Tobacco	37.27	-	447.24	-	3.3	3.4
Transportation ³	15.62	-	187.44	-	1.4	1.4
Child Care	51.56	-	618.72	-	4.6	4.7
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.6	0.6
Contingency Fund	20.00	-	240.00	-	1.8	1.8
Total Budget Requirement	1126.95	1098.29	13523.40	13179.48	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	124.78	-	1497.36	-		
Estimated Gross Income Required	1251.73	-	15020.76	-		

¹ Bulk food costs would be \$184.28/month or \$2,211.36/year.

² Includes all fuel and utilities costs.

³ If an automobile were owned, transportation costs would be \$333.41/month or \$4,000.92/year.

II. SINGLE PARENT FAMILIES (cont'd)

iii) TWO PERSONS: MALE ADULT - EMPLOYED,
FEMALE CHILD - 3 YEARS OLD

Expenditure Category	Amount				Percent of Total Budget	
	Month		Year		Brand Name	No Name
	Brand Name	No Name	Brand Name	No Name		
Food ¹	200.99	179.94	2411.88	2159.28	12.4	11.3
Housing (2 bedroom) ²	396.19	-	4754.28	-	24.4	24.9
Homefurnishings & Equipment	61.59	-	739.08	-	3.8	3.9
Household Operation	23.42	18.45	281.04	221.40	1.4	1.2
Clothing ³	63.91	-	766.92	-	3.9	4.0
Health Care	116.95	116.54	1403.40	1398.48	7.2	7.3
Personal Care	26.78	24.12	321.36	289.44	1.7	1.5
Recreation, Reading, Gifts, & Contributions	100.19	-	1202.28	-	6.2	6.3
Communication	20.56	-	246.72	-	1.3	1.3
Alcohol and Tobacco	57.36	-	688.32	-	3.5	3.6
Transportation ⁴	37.27	-	447.24	-	2.3	2.3
Child Care	489.06	-	5868.72	-	30.2	30.7
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	-	-
Contingency Fund	20.00	-	240.00	-	1.2	1.2
Total Budget Requirement	1620.77	1591.68	19449.24	19100.16	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	259.13	-	3109.60	-		
Estimated Gross Income Required	1879.90	-	22558.84			

¹ Bulk food costs would be \$195.65/month or \$2,347.80/year.² Includes all fuel and utilities costs.³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.⁴ If an automobile were owned, transportation costs would be \$333.41/month or \$4,000.92/year.

II. SINGLE PARENT FAMILIES (cont'd)

iv) THREE PERSONS: FEMALE ADULT - EMPLOYED,

FEMALE CHILD - 3 YEARS OLD, MALE CHILD - 8 YEARS OLD

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	294.81	261.58	3537.72	3138.96	15.5	14.1
Housing (3 bedroom) ²	471.18	-	5654.16	-	24.7	25.3
Homefurnishings & Equipment	70.28	-	843.36	-	3.7	3.8
Household Operation	28.31	22.04	339.72	264.48	1.5	1.2
Clothing	94.38	-	1132.56	-	5.0	5.1
Health Care	120.94	120.20	1451.28	1442.40	6.4	6.5
Personal Care	31.84	29.47	382.08	353.64	1.7	1.6
Recreation, Reading, Gifts, & Contributions	125.17	-	1502.04	-	6.6	6.7
Communication	20.56	-	246.72	-	1.1	1.1
Alcohol and Tobacco	57.36	-	688.32	-	3.0	3.1
Transportation ³	38.57	-	462.84	-	2.0	2.1
Child Care	517.33	-	6207.96	-	27.2	27.8
Special School Needs	5.34	-	64.08	-	0.2	0.2
Life Insurance	6.50	-	78.00	-	0.3	0.3
Contingency Fund	21.00	-	252.00	-	1.1	1.1
Total Budget Requirement	1903.57	1860.96	22842.84	22331.52	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	230.84	-	2770.05	-		
Estimated Gross Income Required	2134.41	-	25612.89	-		

¹ Bulk food costs would be \$285.75/month or \$3,429.00/year.

² Includes all fuel and utilities costs.

³ If own automobile, transportation costs would be \$334.03/month or \$4,008.36/year.

II. SINGLE PARENT FAMILIES (cont'd)v) THREE PERSONS: FEMALE ADULT - AT HOME,FEMALE CHILD - 3 YEARS OLD, MALE CHILD - 8 YEARS OLD

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹	294.81	261.58	3537.72	3138.96	20.9	19.2
Housing (3 bedroom) ²	471.18	-	5654.16	-	33.6	34.6
Homefurnishings & Equipment	70.28	-	843.36	-	5.0	5.2
Household Operation	28.31	22.04	339.72	264.48	2.0	1.6
Clothing	82.90	-	944.80	-	5.9	6.1
Health Care	120.94	120.20	1451.28	1451.40	8.6	8.8
Personal Care	31.25	28.92	375.00	347.04	2.2	2.1
Recreation, Reading, Gifts, & Contributions	125.17	-	1502.04	-	8.9	9.2
Communication	20.56	-	246.72	-	1.5	1.5
Alcohol and Tobacco	57.36	-	688.32	-	4.1	4.2
Transportation ³	16.92	-	203.04	-	1.2	1.3
Child Care	51.56	-	618.72	-	3.7	3.8
Special School Needs	5.34	-	64.08	-	0.4	0.4
Life Insurance	6.50	-	78.00	-	0.5	0.5
Contingency Fund	21.00	-	252.00	-	1.5	1.5
Total Budget Requirement	1404.08	1361.51	16848.96	16338.12	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	162.26	-	1947.14	-		
Estimated Gross Income Required	1566.34	-	18796.10	-		

¹ Bulk food costs would be \$288.75/month or \$3,429.00/year.² Includes all fuel and utilities costs.³ If an automobile were owned, transportation costs would be \$334.03/month or \$4,008.36/year.

II. SINGLE PARENT FAMILIES (cont'd)

vi) THREE PERSONS: FEMALE ADULT - EMPLOYED,

FEMALE CHILD - 10 YEARS OLD, MALE CHILD - 15 YEARS OLD

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹	385.65	340.22	4627.80	4082.64	24.8	22.6
Housing (3 bedroom) ²	471.18	-	5654.16	-	30.3	31.4
Homefurnishings & Equipment	70.28	-	843.36	-	4.5	4.7
Household Operation	28.31	22.04	339.72	264.48	1.8	1.5
Clothing	111.02	-	1332.24	-	7.1	7.4
Health Care	120.94	120.20	1451.28	1442.40	7.8	8.0
Personal Care	35.68	33.30	428.16	399.60	2.3	2.2
Recreation, Reading, Gifts, & Contributions	150.61	-	1807.32	-	9.7	10.0
Communication	20.56	-	246.72	-	1.3	1.4
Alcohol and Tobacco	57.36	-	688.32	-	3.7	3.8
Transportation ³	60.57	-	726.84	-	3.9	4.0
Special School Needs	17.36	-	208.32	-	1.1	1.2
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	21.00	-	252.00	-	1.3	1.4
Total Budget Requirement	1557.02	1502.20	18684.24	18026.40	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	231.37	-	2776.38	-		
Estimated Gross Income Required	1788.39	-	21460.62	-		

¹ Bulk food costs would be \$372.24/month or \$4,466.88/year.

² Includes all fuel and utilities costs.

³ If an automobile were owned, transportation costs would be \$354.19/month or \$4,250.28/year.

II. SINGLE PARENT FAMILIES (cont'd)

vii) THREE PERSONS: FEMALE ADULT - AT HOME,

FEMALE CHILD - 10 YEARS OLD, MALE CHILD - 15 YEARS OLD

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	385.65	340.22	4627.80	4082.64	25.3	23.2
Housing (3 bedroom) ²	471.18	-	5654.16	-	30.9	32.1
Homefurnishings & Equipment	70.28	-	843.46	-	4.6	4.8
Household Operation	28.31	22.04	339.72	264.48	1.9	1.5
Clothing	99.54	-	1194.48	-	6.5	6.8
Health Care	120.94	120.20	1451.28	1442.20	7.9	8.2
Personal Care	35.10	32.75	421.20	393.00	2.3	2.2
Recreation, Reading, Gifts, & Contributions	150.61	-	1807.32	-	9.9	10.3
Communication	20.56	-	246.72	-	1.3	1.4
Alcohol and Tobacco	57.36	-	688.32	-	3.8	3.9
Transportation ³	38.92	-	467.04	-	2.6	2.7
Special School Needs	17.36	-	208.32	-	1.1	1.2
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	21.00	-	252.00	-	1.4	1.4
Total Budget Requirement	1523.31	1468.52	18279.72	17622.24	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	253.99	-	3046.70	-		
Estimated Gross Income Required	1777.20	-	21326.42	-		

¹ Bulk food costs would be \$372.24/month or \$4,466.88/year.² Includes all fuel and utilities costs.³ If an automobile were owned, transportation costs would be \$354.19/month or \$4,250.28/year.

II. SINGLE PARENT FAMILIES (cont'd)viii) THREE PERSONS: MALE ADULT - EMPLOYED,FEMALE CHILD - 10 YEARS OLD, MALE CHILD - 15 YEARS OLD

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹	396.54	351.37	4758.48	4216.44	25.4	23.4
Housing (3 bedroom) ²	471.18	-	5654.16	-	30.2	31.3
Homefurnishings & Equipment	70.28	-	843.36	-	4.5	4.7
Household Operation	28.31	22.04	339.72	264.48	1.8	1.5
Clothing ³	101.54	-	1218.48	-	6.5	6.7
Health Care	120.94	120.20	1451.28	1442.40	7.8	8.0
Personal Care	36.78	33.75	441.36	405.00	2.4	2.2
Recreation, Reading, Gifts, & Contributions	150.61	-	1807.32	-	9.7	10.0
Communication	20.56	-	246.72	-	1.3	1.4
Alcohol and Tobacco	57.36	-	688.32	-	3.7	3.8
Transportation ⁴	60.57	-	726.84	-	3.9	4.0
Special School Needs	17.36	-	208.32	-	1.1	1.2
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	21.00	-	252.00	-	1.3	1.4
Total Budget Requirement	1559.53	1504.32	18714.36	18051.84	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	232.41	-	2788.89	-		
Estimated Gross Income Required	1791.94	-	21503.25	-		

¹ Bulk food costs would be \$383.61/month or \$4,603.32/year.² Includes all fuel and utilities costs.³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.⁴ If an automobile were owned, transportation costs would be \$354.19/month or \$4,250.28/year.

III. TWO ADULT FAMILIES

i) TWO PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - EMPLOYED,
AUTOMOBILE OWNED

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	242.56	215.31	2910.72	2583.72	15.7	14.3
Housing (1 bedroom) ²	324.98	-	3899.76	-	21.1	21.6
Homefurnishings & Equipment	58.51	-	702.12	-	3.8	3.9
Household Operation	23.42	18.45	281.04	221.40	1.5	1.2
Clothing ³	99.40	-	1192.80	-	6.4	6.6
Health Care	116.95	116.54	1403.40	1398.48	7.6	7.8
Personal Care	40.70	36.79	488.40	441.48	2.6	2.4
Recreation, Reading, Gifts, & Contributions	131.24	-	1574.88	-	8.5	8.7
Communication	29.09	-	349.08	-	1.9	1.9
Alcohol and Tobacco	114.73	-	1376.76	-	7.4	7.6
Transportation	337.16	-	4045.92	-	21.8	22.3
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	20.00	-	240.00	-	1.3	1.3
Total Budget Requirement	1545.24	1508.70	18542.88	18104.40	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	223.31	-	2679.67	-		
Estimated Gross Income Required	1768.55	-	21222.55	-		

¹ Bulk food costs would be \$234.71/month or \$2,816.52/year.² Includes all fuel and utilities costs.³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

III. TWO ADULT FAMILIES (cont'd)

ii) TWO PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - AT HOME,
PREGNANT; 3RD TRIMESTER

Expenditure Category	Amount				Percent of Total Budget	
	Month		Year		Brand Name	No Name
	Brand Name	No Name	Brand Name	No Name		
Food ¹	265.05	236.23	3180.60	2834.76	21.2	19.5
Housing (1 bedroom) ²	324.98	-	3899.76	-	26.0	26.8
Homefurnishings & Equipment	58.51	-	702.12	-	4.7	4.8
Household Operation	23.42	18.45	281.04	221.40	1.9	1.5
Clothing ³	68.36	-	820.32	-	5.5	5.6
Health Care	116.95	116.54	1403.40	1398.48	9.3	9.6
Personal Care	40.11	36.24	481.32	434.88	3.2	3.0
Recreation, Reading, Gifts, & Contributions	131.24	-	1574.88	-	10.4	10.8
Communication	29.09	-	349.08	-	2.3	2.4
Alcohol and Tobacco	114.73	-	1376.76	-	9.2	9.5
Transportation ⁴	52.89	-	634.68	-	4.2	4.4
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.5	0.5
Contingency Fund	20.00	-	240.00	-	1.6	1.6
Total Budget Requirement	1251.83	1213.76	15021.96	14565.12	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	118.49	-	1421.89	-		
Estimated Gross Income Required	1370.32	-	16443.85	-		

¹ Bulk food costs would be \$257.19/month or \$3,086.28/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

⁴ If an automobile were owned, transportation costs would be \$337.16/month or \$4,045.92/year.

III. TWO ADULT FAMILIES (cont'd)

iii) THREE PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - AT HOME,
MALE CHILD - 3 YEARS OLD

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	316.82	282.02	3801.84	3384.24	21.3	19.6
Housing (2 bedroom) ²	396.19	-	4754.28	-	26.6	27.5
Homefurnishings & Equipment	67.43	-	809.16	-	4.5	4.7
Household Operation	28.31	22.04	339.72	264.48	1.9	1.5
Clothing ³	102.35	-	1228.20	-	6.9	7.1
Health Care	120.94	120.20	1451.28	1442.40	8.1	8.3
Personal Care	40.24	36.44	482.88	437.28	2.7	2.5
Recreation, Reading, Gifts, & Contributions	140.05	-	1680.60	-	9.4	9.7
Communication	29.09	-	349.08	-	2.0	2.0
Alcohol and Tobacco	114.73	-	1376.76	-	7.7	8.0
Transportation ⁴	52.89	-	634.68	-	3.6	3.7
Child Care	51.56	-	618.72	-	3.5	3.6
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	21.00	-	252.00	-	1.4	1.4
Total Budget Requirement	1488.10	1442.49	17857.20	17309.88	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	139.06	-	1668.72	-		
Estimated Gross Income Required	1627.16	-	19525.92			

¹ Bulk food costs would be \$307.32/month or \$3,687.84/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

⁴ If an automobile were owned, transportation costs would be \$337.16/month or \$4,045.92/year.

III. TWO ADULT FAMILIES (cont'd)

iv) THREE PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - EMPLOYED,
MALE CHILD - 1 YEAR OLD, AUTOMOBILE OWNED

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹	316.82	282.02	3801.84	3384.24	13.9	12.7
Housing (2 bedroom) ²	396.19	-	4754.28	-	17.5	17.8
Homefurnishings & Equipment	67.43	-	809.16	-	3.0	3.0
Household Operation	28.31	22.04	339.72	264.48	1.2	1.0
Clothing ³	113.83	-	1365.96	-	5.0	5.1
Health Care	120.94	120.20	1451.28	1442.40	5.3	5.4
Personal Care	40.79	36.95	489.48	443.40	1.8	1.7
Recreation, Reading, Gifts, & Contributions	140.05	-	1680.60	-	6.2	6.3
Communication	29.09	-	349.08	-	1.3	1.3
Alcohol and Tobacco	114.73	-	1376.76	-	5.0	5.1
Transportation	337.16	-	4045.92	-	14.8	15.1
Child Care	541.15	-	6493.80	-	23.8	24.3
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.3	0.3
Contingency Fund	21.00	-	252.00	-	0.9	0.9
Total Budget Requirement	2273.99	2238.34	27287.88	26740.08	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	405.28	-	4863.40	-		
Estimated Gross Income Required	2679.27	-	32151.28	-		

¹ Bulk food costs would be \$307.32/month or \$3,687.84/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

III. TWO ADULT FAMILIES (cont'd)

v) FOUR PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - EMPLOYED,
FEMALE CHILD- 3 YEARS OLD, MALE CHILD - 8 YEARS OLD,
AUTOMOBILE OWNED

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	421.54	374.81	5058.48	4497.72	16.8	15.3
Housing (3 bedroom) ²	471.18	-	5654.16	-	18.7	19.2
Homefurnishings & Equipment	76.14	-	913.68	-	3.0	3.1
Household Operation	34.73	27.31	416.88	327.72	1.4	1.1
Clothing ³	139.34	-	1672.08	-	5.5	5.7
Health Care	120.94	120.20	1451.28	1442.40	4.8	4.9
Personal Care	52.74	48.09	632.88	577.08	2.1	1.9
Recreation, Reading, Gifts, & Contributions	165.03	-	1980.36	-	6.6	6.7
Communication	29.09	-	349.08	-	1.1	1.2
Alcohol and Tobacco	114.73	-	1376.76	-	4.6	4.7
Transportation	337.78	-	4053.36	-	13.4	13.7
Child Care	517.33	-	6207.96	-	20.6	21.1
Special School Needs	5.34	-	64.08	-	0.2	0.2
Life Insurance	6.50	-	78.00	-	0.3	0.3
Contingency Fund	22.00	-	264.00	-	0.9	0.9
Total Budget Requirement	2514.42	2454.87	30173.04	29458.44	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	525.72	-	6308.60	-		
Estimated Gross Income Required	3040.14	-	36481.64	-		

¹ Bulk food costs would be \$408.79/month or \$4,905.48/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

III. TWO ADULT FAMILIES (cont'd)

vi) FOUR PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - AT HOME,
FEMALE CHILD - 3 YEARS OLD, MALE CHILD - 8 YEARS OLD

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	421.54	374.81	5058.48	4497.72	24.0	22.1
Housing (3 bedroom) ²	471.18	-	5654.16	-	26.9	27.8
Homefurnishings & Equipment	76.14	-	913.68	-	4.3	4.5
Household Operation	34.74	27.31	416.88	327.72	2.0	1.6
Clothing ³	127.86	-	1534.32	-	7.3	7.6
Health Care	120.94	120.20	1451.28	1442.40	6.9	7.1
Personal Care	52.15	47.54	625.80	570.48	3.0	2.8
Recreation, Reading, Gifts, & Contributions	165.03	-	1980.36	-	9.4	9.7
Communication	29.09	-	349.08	-	1.7	1.7
Alcohol and Tobacco	114.73	-	1376.76	-	6.5	6.8
Transportation ⁴	54.19	-	650.28	-	3.1	3.2
Child Care	51.56	-	618.72	-	2.9	3.1
Special School Needs	5.34	-	64.08	-	0.3	0.3
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	22.00	-	264.00	-	1.3	1.3
Total Budget Requirement	1752.99	1693.48	21035.88	20321.76	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	171.53	-	2058.37	-		
Estimated Gross Income Required	1924.52	-	23094.25	-		

¹ Bulk food costs would be \$408.79/month or \$4,905.48/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

⁴ If an automobile were owned, transportation costs would be \$337.78/month or \$4,053.36/year.

III. TWO ADULT FAMILIES (cont'd)

vii) FOUR PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - EMPLOYED,
FEMALE CHILD - 10 YEARS OLD, MALE CHILD - 15 YEARS OLD,
AUTOMOBILE OWNED

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹	512.38	453.45	6148.56	5441.40	23.7	21.7
Housing (3 bedroom) ²	471.18	-	5654.16	-	22.0	22.6
Homefurnishings & Equipment	76.14	-	913.68	-	3.5	3.6
Household Operation	34.74	27.31	416.88	327.72	1.6	1.3
Clothing ³	149.53	-	1794.36	-	6.9	7.2
Health Care	120.94	120.20	1451.28	1442.40	5.6	5.8
Personal Care	56.58	51.92	678.96	623.04	2.6	2.5
Recreation, Reading, Gifts, & Contributions	190.47	-	2285.64	-	8.8	9.1
Communication	29.09	-	349.08	-	1.3	1.4
Alcohol and Tobacco	114.73	-	1376.76	-	5.3	5.5
Transportation	357.94	-	4295.28	-	16.6	17.1
Special School Needs	17.36	-	208.32	-	0.8	0.8
Life Insurance	6.50	-	78.00	-	0.3	0.3
Contingency Fund	22.00	-	264.00	-	1.0	1.1
Total Budget Requirement	2159.58	2087.82	25914.96	25053.84	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	516.82	-	6201.80	-		
Estimated Gross Income Required	2676.40	-	32116.76	-		

¹ Bulk food costs would be \$495.28/month or \$5,943.36/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

III. TWO ADULT FAMILIES (cont'd)

viii) FOUR PERSONS: MALE ADULT - EMPLOYED, FEMALE ADULT - AT HOME,

FEMALE CHILD - 10 YEARS OLD, MALE CHILD - 15 YEARS OLD

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹	512.38	453.45	6148.56	5441.40	27.4	25.3
Housing (3 bedroom) ²	471.18	-	5654.16	-	25.2	26.3
Homefurnishings & Equipment	76.14	-	913.68	-	4.1	4.2
Household Operation	34.74	27.31	416.88	327.72	1.9	1.5
Clothing ³	138.05	-	1656.60	-	7.4	7.7
Health Care	120.94	120.20	1451.28	1442.40	6.5	6.7
Personal Care	55.99	51.37	671.88	616.44	3.0	2.9
Recreation, Reading, Gifts, & Contributions	190.47	-	2285.64	-	10.2	10.6
Communication	29.09	-	349.08	-	1.6	1.6
Alcohol and Tobacco	114.73	-	1376.76	-	6.1	6.4
Transportation ⁴	76.19	-	914.28	-	4.1	4.2
Special School Needs	17.36	-	208.32	-	0.9	1.0
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	22.00	-	264.00	-	1.2	1.2
Total Budget Requirement	1865.76	1794.04	22389.12	21528.48	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	224.12	-	2689.42	-		
Estimated Gross Income Required	2089.88	-	25078.54	-		

¹ Bulk food costs would be \$495.28/month or \$5,943.36/year.

² Includes all fuel and utilities costs.

³ If a man is a white collar worker, add \$3.09/month or \$37.12/year to clothing costs.

⁴ If an automobile were owned, transportation costs would be \$357.94/month or \$4,295.28/year.

IV. SENIORS

1) ONE PERSON: FEMALE ADULT - 65+: RETIRED

<u>Expenditure Category</u>	<u>Amount</u>				<u>Percent of</u>	
	<u>Month</u>		<u>Year</u>		<u>Total Budget</u>	
	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>	<u>Brand</u> <u>Name</u>	<u>No</u> <u>Name</u>
Food ¹ (at home and away)	140.51	124.33	1686.12	1491.96	15.6	14.1
Housing (1 bedroom) ²	324.98	-	3899.76	-	36.2	37.0
Homefurnishings & Equipment	50.41	-	604.92	-	5.6	5.7
Household Operation	13.02	9.11	156.24	109.32	1.4	1.0
Clothing	36.77	-	441.24	-	4.1	4.2
Health Care	29.17	28.76	350.04	345.12	3.2	3.3
Personal Care	29.78	28.74	357.36	344.88	3.3	3.3
Recreation, Reading, Gifts, & Contributions	124.76	-	1497.12	-	13.9	14.2
Communication	21.53	-	258.36	-	2.4	2.5
Alcohol and Tobacco	39.51	-	474.12	-	4.4	4.5
Transportation ³	63.90	-	766.80	-	7.1	7.3
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.7	0.7
Contingency Fund	19.00	-	228.00	-	2.1	2.2
Total Budget Requirement	899.84	878.30	10798.08	10539.60	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	-	-	-	-		
Estimated Gross Income Required	899.84	-	10798.08			

¹ Bulk food costs would be \$132.57/month or \$1,590.84/year.

² Includes all fuel and utilities costs.

³ If an automobile were owned, transportation costs would be \$312.18/month or \$3,746.16/year.

IV. SENIORS (cont'd)

ii) ONE PERSON: MALE ADULT - 65+, RETIRED

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹ (at home and away)	186.97	168.17	2243.64	2018.04	20.0	18.5
Housing (1 bedroom) ²	324.98	-	3899.76	-	34.8	35.8
Homefurnishings & Equipment	50.41	-	604.92	-	5.4	5.6
Household Operation	13.02	9.11	156.24	109.32	1.4	1.0
Clothing	34.39	-	412.68	-	3.7	3.8
Health Care	29.17	28.76	350.04	345.12	3.1	3.2
Personal Care	18.83	17.07	225.96	204.84	2.0	1.9
Recreation, Reading, Gifts, & Contributions	124.76	-	1497.12	-	13.4	13.7
Communication	21.53	-	258.36	-	2.3	2.4
Alcohol and Tobacco	39.51	-	474.12	-	4.3	4.4
Transportation ³	63.90	-	766.80	-	6.9	7.0
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.7	0.7
Contingency Fund	19.00	-	228.00	-	2.0	2.0
Total Budget Requirement	932.97	908.09	11195.64	10897.08	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	-	-	-	-	-	-
Estimated Gross Income Required	932.97	-	11195.64	-	-	-

¹ Bulk food costs would be \$176.97/month or \$2,123.64 year.

² Includes all fuel and utilities costs.

³ If an automobile were owned, transportation costs would be \$312.18/month or \$3,746.16/year.

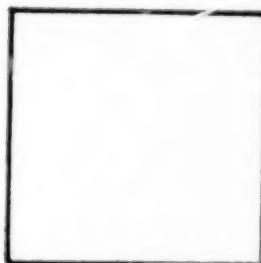
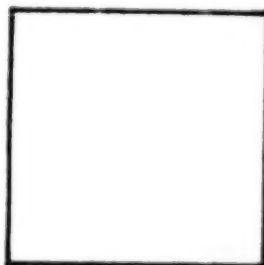
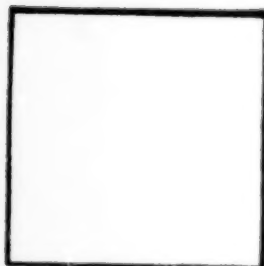
IV. SENIORS (cont'd)

iii) TWO PERSONS: FEMALE ADULT - 65+: RETIRED. MALE ADULT - 65+: RETIRED.
AUTOMOBILE OWNED

Expenditure Category	Amount				Percent of	
	Month		Year		Total Budget	
	Brand Name	No Name	Brand Name	No Name	Brand Name	No Name
Food ¹ (at home and away)	327.48	292.50	3929.76	3510.00	20.4	18.7
Housing (2 bedroom) ²	396.19	-	4754.28	-	24.6	25.3
Homefurnishings & Equipment	57.80	-	693.60	-	3.6	3.7
Household Operation	23.42	18.45	281.04	221.40	1.5	1.2
Clothing	71.16	-	853.92	-	4.4	4.5
Health Care	51.78	51.37	621.36	616.44	3.2	3.3
Personal Care	48.61	45.81	583.32	549.72	3.0	2.9
Recreation, Reading, Gifts, & Contributions	180.40	-	2164.80	-	11.2	11.5
Communication	25.99	-	311.88	-	1.6	1.7
Alcohol and Tobacco	79.01	-	948.12	-	4.9	5.0
Transportation	322.73	-	3872.76	-	20.0	20.5
Special School Needs	-	-	-	-	-	-
Life Insurance	6.50	-	78.00	-	0.4	0.4
Contingency Fund	20.00	-	240.00	-	1.2	1.3
Total Budget Requirement	1611.07	1567.91	19332.84	18814.92	100.0	100.0
Estimated Income Tax, C.P.P., & U.I.C. less Tax Credits	-	-	-	-		
Estimated Gross Income Required	1611.07	-	19332.84	-		

¹ Bulk food costs would be \$154.77/month or \$1,857.24/year.² Includes all fuel and utilities costs.

Part VI



**Credit
Counselling**

i) The Use of Credit

The Guide for Family Budgeting has assumed, throughout, the regular allocation of dollars in order to make cash expenditures for goods and services. As the least costly means of buying needed goods and services, this is appropriate.

However, the use of credit to purchase goods or services is rapidly becoming a regular part of family budgets. For example, at least three-fifths of Canadian non-farm families have personal debts through instalment and charge accounts and loans from various institutions.

In view of this, some general guidelines to incorporating the use of credit wisely into family budgets are provided.

1. Credit should be obtained for goods or services only after carefully assessing needs and costs.
2. Credit users should remember that time costs money and should start with as large a down payment as possible to reduce the length of the loan. The fewer payments made, the less money is paid in interest charges. If it is necessary to borrow for a down payment, the goods or services probably should not be purchased.

3. Credit rates vary widely and borrowers or users of credit plans should shop for the best available rates. The law requires rate per annum to be plainly stated in every contract.
4. Every family should determine its disposable income before buying goods or services on credit time payments. Disposable income is the amount left for discretionary purposes after subtracting all basic necessary expenses such as shelter, food, heat, light, phone, taxes, clothing, etc. from total income. The ability to pay is directly related to disposable income.

Perhaps the prime considerations in using credit are income expectations and the margin between regular family costs and income. The family whose income is stable, and may be expected to remain so or to increase, may safely purchase goods or services on credit plans, so long as ongoing family expenditures for food, shelter and other needs are not jeopardized by the monthly amount committed.

Well used, credit can enhance family life; through credit, families can use and enjoy goods that otherwise could be acquired only after a lengthy period. Also, in some instances, credit can effect savings in family expenditures. A case in point might be the purchase of a washing machine on credit. Not only would the family have the use of the machine throughout a longer period than would otherwise be possible, but also ownership of the washing machine may, in the long run, balance costs of laundrette service.

Yet credit, misunderstood and misused, can be disastrous to the well-being of a family. This section has been included as a guide to the good use of credit, to avoid the self-perpetuating debt and deterioration of family life that can be produced by the poor use of credit.

ii) Credit Counselling

Consumers facing major debt problems or wishing to avoid future credit difficulties may seek help from two agencies in Hamilton-Wentworth, Catholic Family Services and Family Services.

1. Catholic Family Services of Hamilton

Address: 82 Stinson Street,
Hamilton, Ontario L8N 1S2

Telephone: 527-3823

Hours of Services: 9:00 a.m. - 5:00 p.m. Monday to Friday
Tuesday till 9:00 p.m.

Program Description: The objective of the Credit Counselling Program is to relieve the client of serious debt by helping him/her to make proper use of credit, and to budget finances. This programme provides assistance in resolving or easing serious debt problems by means of counselling. This may

Program Description (cont'd)

require that the agency assist the client in establishing and working within a budget. It also often involves negotiations with creditors and, when necessary, the orderly disbursement of client funds to those creditors. The program is designed to assist anyone in the Hamilton-Wentworth Region and home visits are made where necessary. A Home Economist is on staff and works in conjunction with the Credit Counsellor to assist clients in managing their affairs. Catholic Family Services Counselling Programme is a member of the Ontario Association of Credit Counselling Services and is non-sectarian. There is no waiting list.

A United Way Member Agency

Eligibility: Any resident of Hamilton-Wentworth or Burlington

Fees: None

2. Family Services of Hamilton-Wentworth, Inc.

Address: 350 King Street East
First Place, Suite 201
Hamilton, Ontario L8N 3Y3

Telephone: 523-5640

Hours of Service: 9:00 a.m. to 5:00 p.m. Monday, Thursday and Friday
9:00 a.m. to 9:00 p.m. Tuesday and Wednesday

Program Description: The Credit Counselling Program is designed to alleviate the stress which families experience while in financial difficulty. Counselling is provided in relation to budgeting, debt-repayment and para-legal advice in an attempt to help the family understand its financial situation, analyze the problem and explore alternative solutions. The aims of the program are to rehabilitate the over-extended client and educate the consumer/client in the ways of budgeting and handling his/her finances. An advocacy function may be performed where the agency will negotiate the orderly payment of debts to creditors or administer the payments to creditors (through the agency). Appointments can usually be arranged within a week. The program is a member of the Ontario Association Credit Counselling Services.

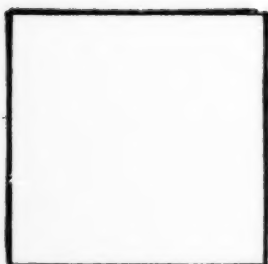
Program Description (cont'd)

A United Way Member Agency

Eligibility: Over-indebtedness must be present

Fees: None

Part VII



BIBLIOGRAPHY

BIBLIOGRAPHY

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ii) Direct Sources of Prices and Costs

A & P	Japan Camera
AllState Insurance	John Clough and Sons Ltd.
The Barn	Liquor Control Board of Ontario
Black's Camera	Liuna Hamilton Association
Blue Cross	London Life Insurance Co.
Board of Education for the City of Hamilton	MacLean-Hunter
Boots' Drugstore	McGivney Community Homes Inc.
Brewer's Retail	Miracle Mart
Bulk Barn	Mountain Cablevision
Canada Life	Niagara Co-axial
Cavalier Hair Fashion	Niagara Peninsula Homes Inc.
Consumer's Distributing	No Frills
Crescent Oil Co. of Canada	Northgate Cable
Direct Film	Ontario Health Insurance Plan (OHIP)
Eaton's	Ontario Housing Corporation
Food City	Petro-Partners
Fortino's	Quality Fair
Glanbrook Non-Profit Housing Corp.	Ralph and Sons Fuels Ltd.
Gray Coach Lines	Robinson's
Green Shield	Roger's Cable Television
Greenhill Housing Co-operative Corp.	Sandwell Fuels Ltd.
Hair Trend	Sears Canada Ltd.
Hamilton Academy of Denistry	Shoppers' Drug Mart
Hamilton Baptist Non-Profit Corp.	Southmount Cable
Hamilton Coalition for Better Day Care	Sun Life of Canada
Hamilton East Kiwanis Non-Profit Homes	Super Tops
Hamilton Housing Corporation	Union Gas
Hamilton Hydro	Urban Native Homes
Hamilton Spectator	Ventura News Community Co-op
Hamilton Street Railway Co.	Victoria Park Community Homes
Hamilton Waterwork's	Victor's of Westdale
Heads of Hair Ltd.	Western Co-axial